

FLOODPLAN
LIMITED



Project Title: 00391 Arthede Revived

Product: Level 3 Flood Risk Assessment

Date: 13 April 2024

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Web: www.floodplanreports.co.uk

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Table of Contents

1.	Introduction.....	7
1.1.	Purpose of the report.....	7
1.2.	Location of subject site.....	7
1.3.	Site Proposals.....	7
2.	Introduction to NPPF.....	8
2.1.	Introduction to NPPF.....	8
2.2.	Flood risk classifications.....	8
2.3.	Flood risk vulnerability classification.....	8
2.4.	Suitable development matrix.....	9
3.	Nppf site assessment.....	10
3.1.	Flood zone classification.....	10
3.2.	Land vulnerability classification.....	10
3.3.	Site Suitability (NPPF).....	10
4.	Site Flood Risk.....	11
4.1.	Third party flood risk data summery.....	11
4.2.	surface water flooding.....	11
4.3.	Tidal and Fluvial flooding.....	12
4.4.	Flood Modelling Data.....	13
4.5.	Groundwater flooding.....	13
4.6.	Reservoir flooding.....	13
4.7.	Historic Flooding.....	13
5.	Further site assessment.....	14
5.1.	Site access and egress routes.....	14
5.2.	Flood compensation.....	14
5.3.	Flood Warning Areas.....	14
5.4.	Awareness of flood risk.....	14
5.5.	Sequential Test.....	14
5.6.	Exception test.....	14
6.	Findings and recommendations.....	15
6.1.	Findings.....	15
6.2.	Recommendations.....	15

List of Appendices 16

Appendix A: Development Plan 16

Appendix B: Groundsure Flood Report 16

Appendix C: Environment Agency Flood Modelling Data 16

Disclaimer

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This report has been written as a partially completed flood risk assessment. The report should be read and interpreted as such. A full flood risk assessment will follow.

Report Revision Log

Report Reference	Date Issued	Issued To	Notes
00391 Arthede Revived (Initial)	13/04/2024	Client	

1. INTRODUCTION

1.1. PURPOSE OF THE REPORT

FloodPlan have been commissioned on behalf of N. Gibbs to produce a Flood Risk Assessment for Arthede Revived, Sheepwash Lane, Wolverley, DY11 5SE. This assessment has been conducted with the understanding that the document will be used as part of a planning permission proposal by N. Gibbs.

1.2. LOCATION OF SUBJECT SITE

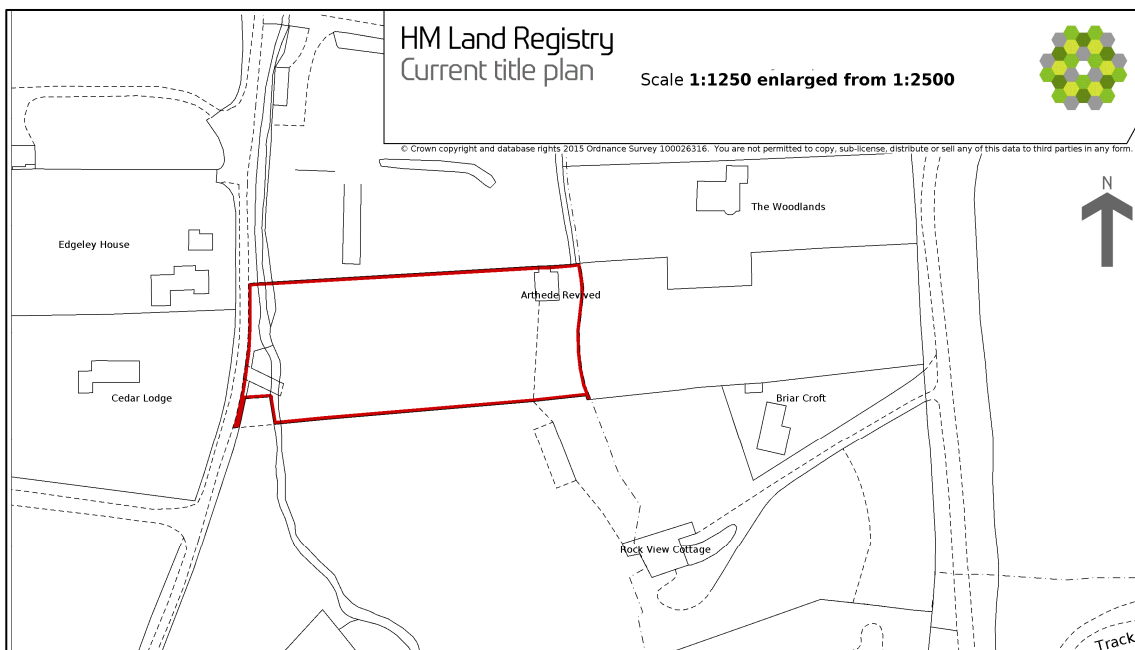


Figure 1: Site Location

1.3. SITE PROPOSALS

The development proposes the demolition of an existing residential dwelling and the construction of a residential dwelling on land currently used as an amenity area by the existing residential dwelling. The proposed residential dwelling is shown to have a FFL of 62.40mOD.

2. INTRODUCTION TO NPPF

2.1. INTRODUCTION TO NPPF

The National Planning Policy Framework (NPPF) document provides guidance to local planning authorities to ensure the effective implementation of the planning policy. The policy seeks to direct development away from areas at highest risk, but where development is necessary, making it safe without increasing flood risk elsewhere. For these purposes:

- “areas at risk of flooding” means land within Flood Zones 2 and 3; or land within Flood Zone 1 which has critical drainage problems, and which has been notified to the local planning authority by the Environment Agency.
- “flood risk” means risk from all sources of flooding – including from rivers and the sea, directly from rainfall on the ground surface and rising groundwater, overwhelmed sewers, and drainage systems, and from reservoirs, canals and lakes and other artificial sources.

Flood risk (from river and sea) are categorised into one of the below:

2.2. FLOOD RISK CLASSIFICATIONS

Flood Zone	Probability of flooding
Zone 1	Low probability
Zone 2	Medium probability
Zone 3a	High probability
Zone 3b	Functional Floodplain

2.3. FLOOD RISK VULNERABILITY CLASSIFICATION

NPPF categorises land by vulnerability. A summary of categories can be seen below:

Vulnerability Class	Infrastructure
Essential Infrastructure	Power stations, water treatment works, wind turbines etc.

Highly vulnerable	Police stations, basement dwellings, caravans, mobile homes etc
More vulnerable	Hospitals, residential buildings, landfill sites, drinking establishments etc
Less Vulnerable	Emergency services stations, shops and building that offer professional services etc
Water compatible development	Pumping stations, docks, marinas etc

2.4. SUITABLE DEVELOPMENT MATRIX

The below table outlines the suitable development type for the flood zone classification assigned by the Environment Agency flood maps.

Flood risk vulnerability classification	Essential infrastructure	Water compatible	Highly vulnerable	More vulnerable	Less vulnerable
Zone 1	Blue	Blue	Blue	Blue	Blue
Zone 2	Blue	Blue	Exception Test Required	Blue	Blue
Zone 3a	Exception Test Required	Blue	Red	Exception Test Required	Blue
Zone 3b Functional floodplain	Exception Test Required	Blue	Red	Red	Red

Figure 2: Suitable Development Matrix

Key: Blue Development is appropriate; Red Development should not be permitted; Green Development is appropriate with the passing of an Exception Test.

3. NPPF SITE ASSESSMENT

3.1. FLOOD ZONE CLASSIFICATION

As per Figure 3, the site is within flood zone 3.

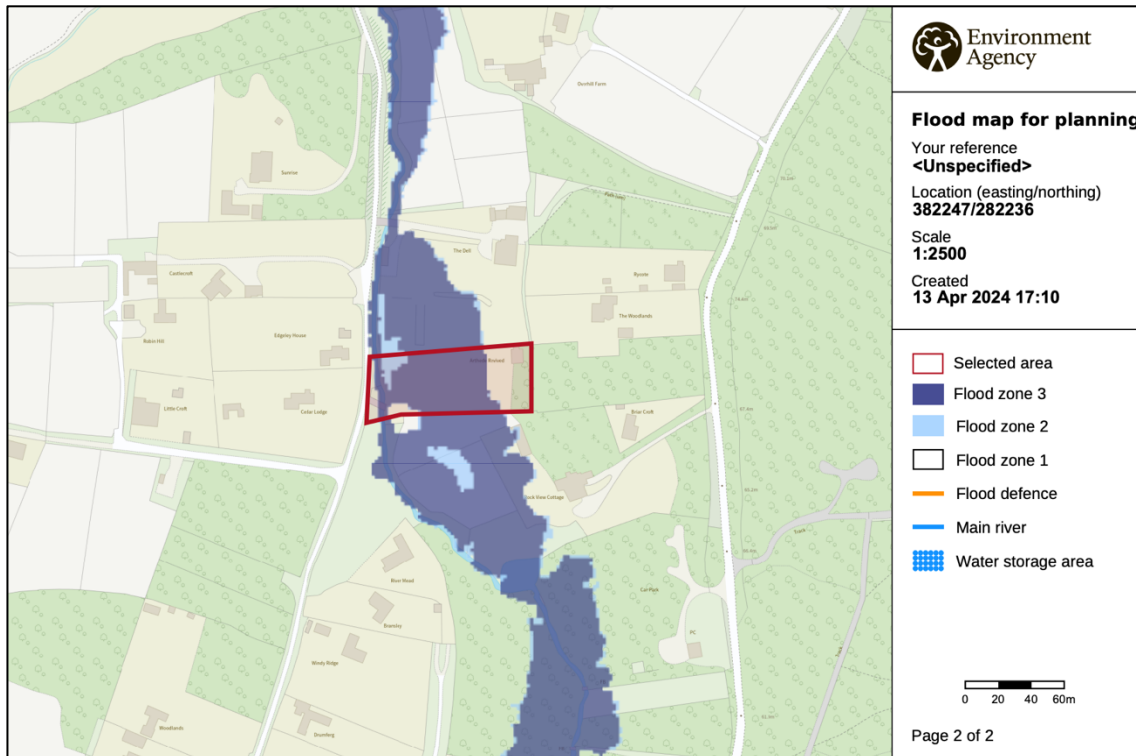


Figure 3: Flood Zone

3.2. LAND VULNERABILITY CLASSIFICATION

The existing land is used as an amenity area. The land is therefore designated as ‘less vulnerable’ by NPPF. The proposed development is to convert the land for residential use. Therefore, the proposed use classification will be ‘more vulnerable’. The development therefore increases the vulnerability classification of the land.

3.3. SITE SUITABILITY (NPPF)

‘More vulnerable’ development is suitable for flood zone 3, as per Figure 2.

4. SITE FLOOD RISK

4.1. THIRD PARTY FLOOD RISK DATA SUMMERY

A 'Groundsure' flood report has been acquired for advising this assessment. The full report can be found in Appendix B. The main findings are summarised below:

Type of Risk	Assessment of Risk
Overall Flood Risk	High
Rivers and the Sea	High
Surface Water	Moderate - High
Groundwater	Moderate - High
Historic Flood	Not Identified
Flood Defences	No
FloodScore™ – insurance rating	Moderate

4.2. SURFACE WATER FLOODING

The Environment Agency surface water flood map Figure 4, shows the site to be at a medium risk from surface water flooding.

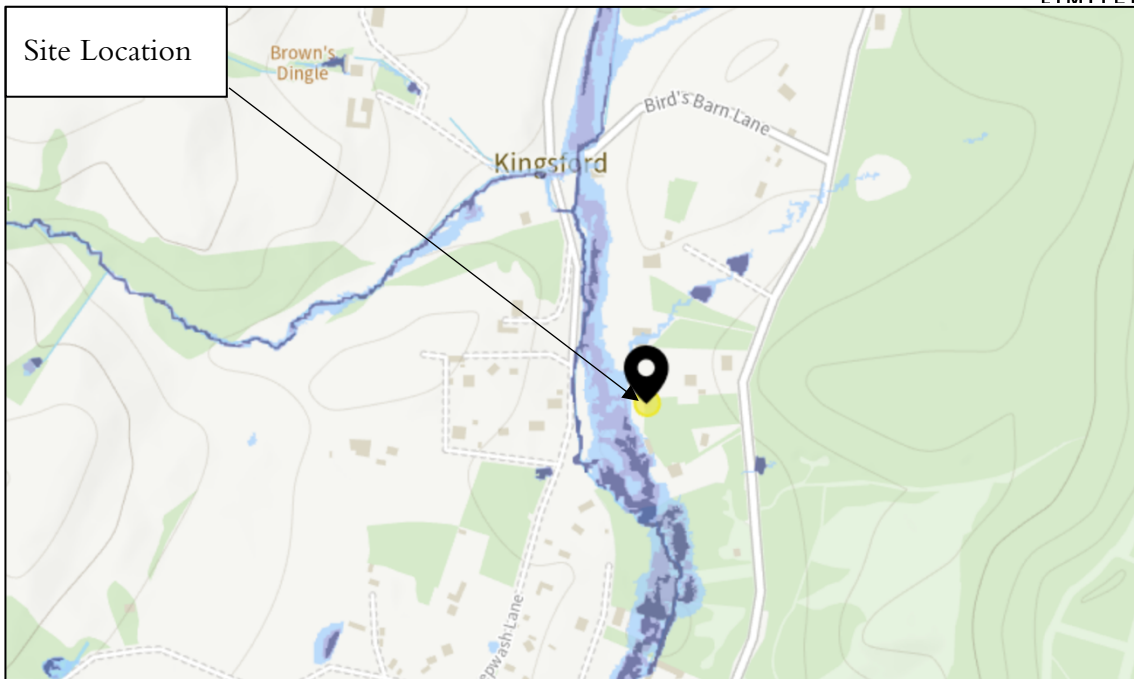


Figure 4: EA Surface Water Flood Map

Where the dark blue shaded area denotes high risk of surface water flooding; the light blue denotes low risk with white areas having very low risk of surface water flooding. The risk classification is comparable to the ‘Groundsure’ flood report.

4.3. TIDAL AND FLUVIAL FLOODING

The wider site is classified as having a medium risk of flooding from tidal or river sources by the EA mapping.

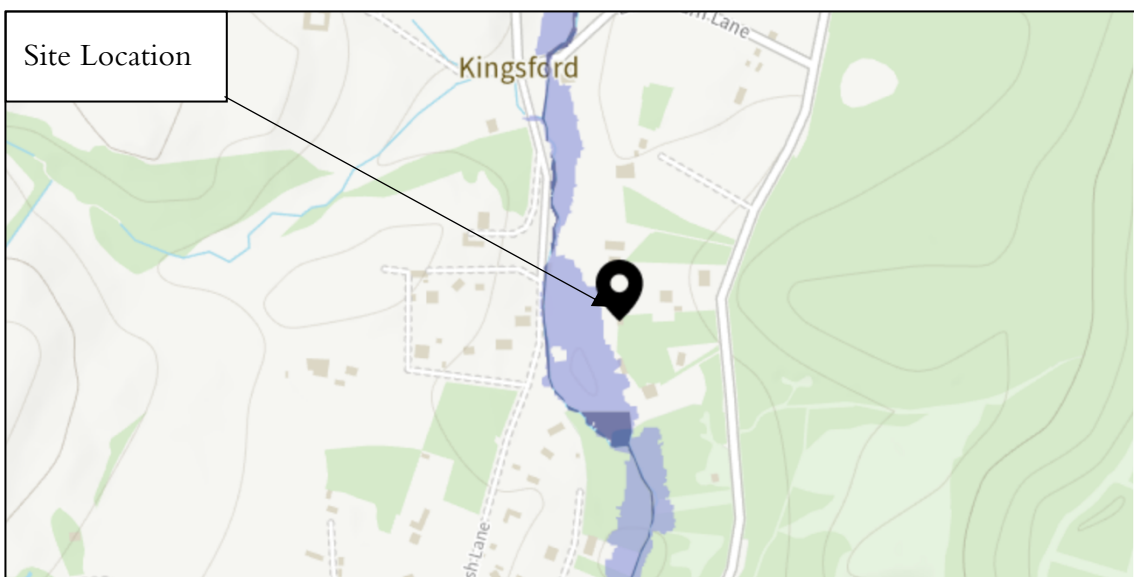


Figure 5: EA Tidal and Fluvial Flood Map

Where the dark blue shaded area denotes high risk of tidal and pluvial flooding; the light blue denotes low risk with the lightest blue areas having a very low risk of flooding.

4.4. FLOOD MODELLING DATA

To be updated at a later date.

4.5. GROUNDWATER FLOODING

The 'Groundsure' flood report indicates that the site has a moderate-high risk of groundwater flooding.

4.6. RESERVOIR FLOODING

The area has a risk of flooding from reservoir sources is considered 'unlikely'.

4.7. HISTORIC FLOODING

The 'Groundsure' flood report failed to identify any historic flood records for the site.

5. FURTHER SITE ASSESSMENT

5.1. SITE ACCESS AND EGRESS ROUTES

The site is at risk from fluvial and pluvial flooding. Consideration should be given to adopting a flood evacuation plan.

5.2. FLOOD COMPENSATION

Proposals may displace floodwater during extreme events. Compensatory storage should be considered.

5.3. FLOOD WARNING AREAS

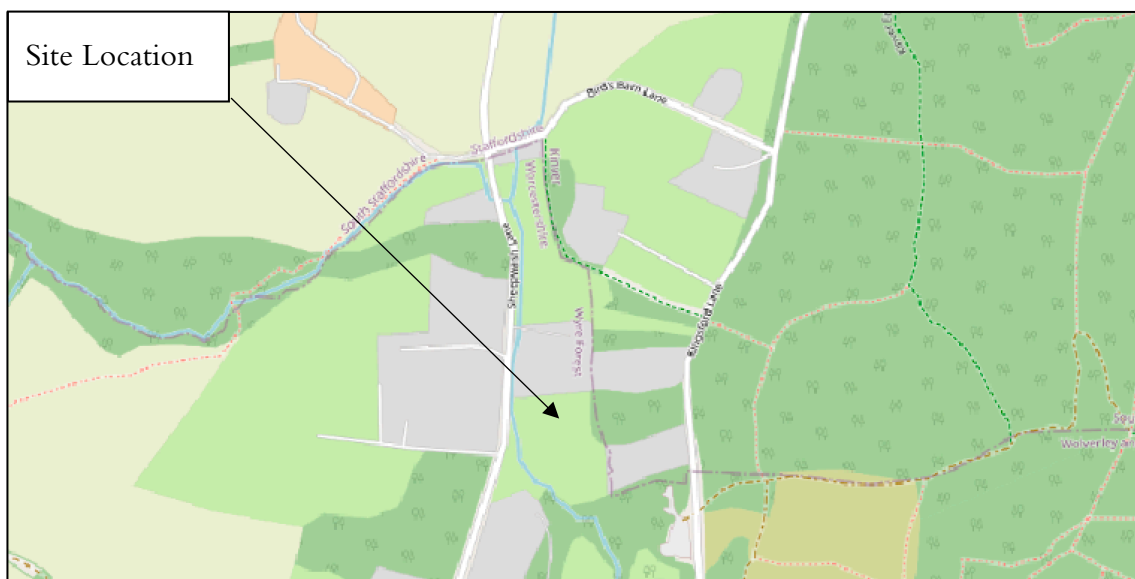


Figure 6: Flood Warning Areas

The site is outside of the EA flood warning areas.

5.4. AWARENESS OF FLOOD RISK

The developer should be aware that the site is not immune from flooding. It is recommended that all residents take the opportunity to develop emergency and non-emergency plans.

5.5. SEQUENTIAL TEST

To be updated at a later date.

5.6. EXCEPTION TEST

To be updated at a later date.

6. FINDINGS AND RECOMMENDATIONS

6.1. FINDINGS

The development proposes the demolition of an existing residential dwelling and the construction of a residential dwelling on land currently used as an amenity area by the existing residential dwelling. The proposed residential dwelling is shown to have a FFL of 62.40mOD. NPPF categorises buildings used for residential purposes as 'more vulnerable'. More vulnerable developments may be suitable for flood zone 3.

6.2. RECOMMENDATIONS

This report recommends the following be considered to lower the risk and/or consequences that flooding may cause to the proposed development:

- Recommendations will be included at a later date.

List of Appendices

Appendix A: Development Plan

Appendix B: Groundsure Flood Report

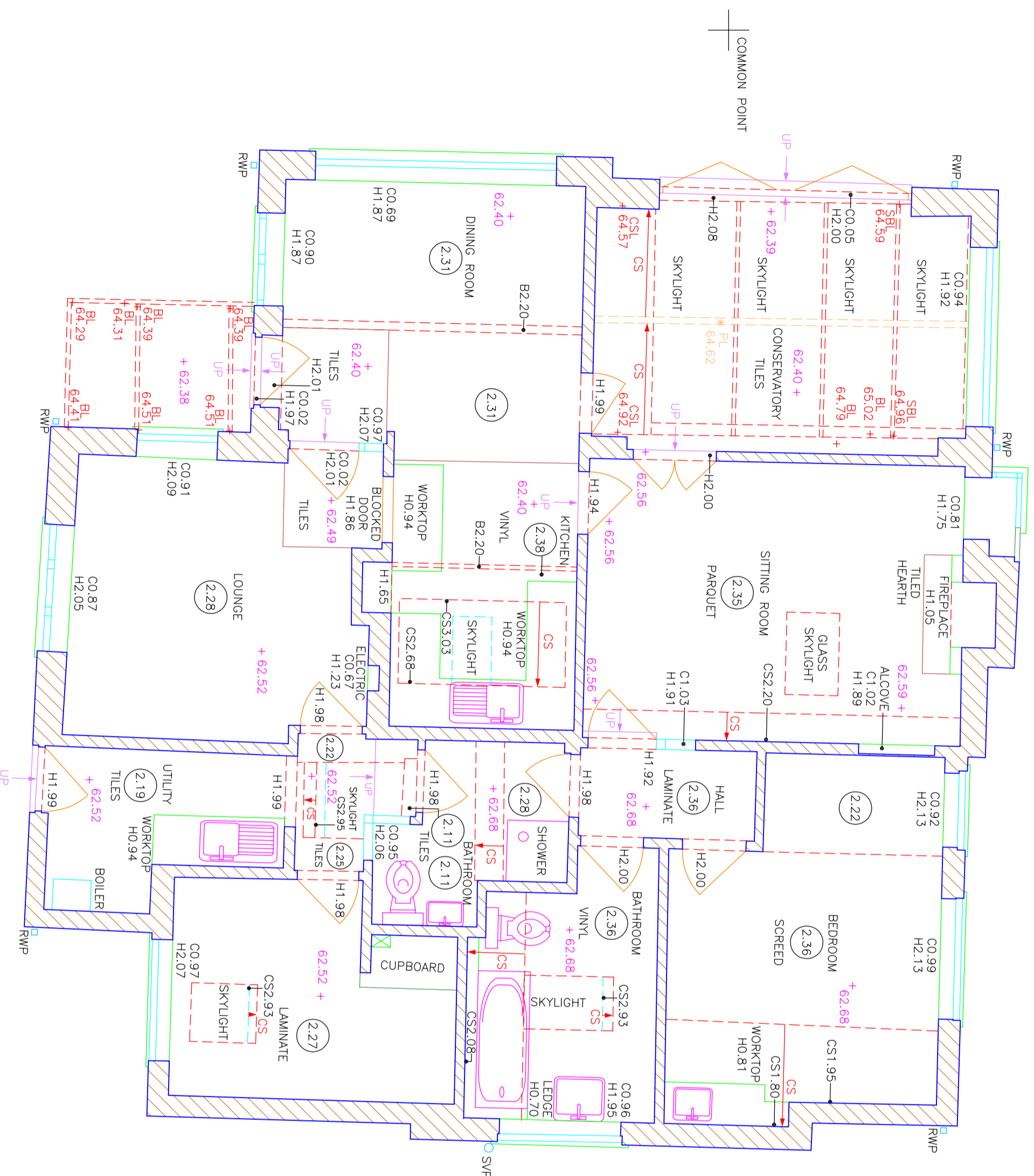
Appendix C: Environment Agency Flood Modelling Data

Appendix A: Development Plan

- Notes**
- Datum : Ordnance Survey level Datum via OS Active GPS Network derived at station S004.
 - Survey Grid : Flat earth grid derived via Ordnance Survey Active GPS Network at station S004.
 - Survey contents correct as of date of survey and survey undertaken to agreed specification
 - All critical dimensions to be checked prior to site works
 - All floor coverings are carpet unless stated otherwise

Legend of Abbreviations

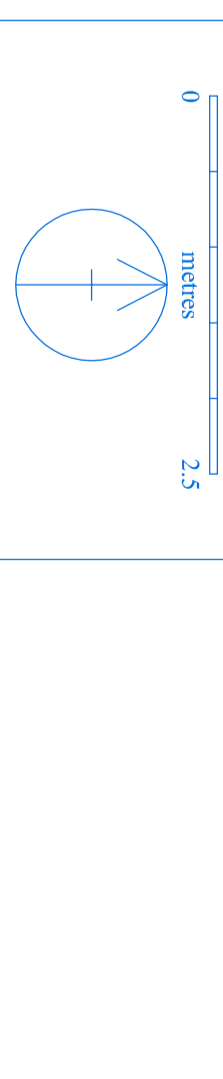
- | | |
|------------|--|
| B | Beam underside height |
| BL | Beam underside level |
| BLT | Beam top level |
| C | Cill height from the floor |
| CE | Ceiling level |
| CI | Cill level |
| CL | Cover level |
| CS | Ceiling slope height from the floor |
| CSL | Ceiling slope level |
| F/C | False ceiling |
| F/F | Finished floor level |
| G | Gully |
| H | Head height from the floor |
| HL | Head level |
| IC | Inspection cover |
| I | Invert level |
| MH | Manhole |
| PL | Purlin underside height |
| PL | Purlin underside level |
| RA | Ridge underside height |
| RA | Rafter level |
| RL | Ridge underside level |
| RWP | Rainwater pipe |
| SLB | Sloping beam |
| SBL | Sloping beam level |
| SOE | Soffit level |
| SP | Soil vent pipe |
| SYP | Arch spring height from the floor |
| U/S | Underside height |
| W/A | Window above |
| W/HT | Wall Height Level |
| (250) | Floor to ceiling height |
| (250) | Floor level |
| +10/00 | Boxing |
| [Hatching] | Hatching indicates extent of structure |
| [Hatching] | Overhead ceiling feature, eg. beam, ceiling slope, opening |
| [Hatching] | Overhead roof feature, eg. purlin, rafter, ridge |
| [Hatching] | Direction of floorboards or joists |
| [Hatching] | Up for stairs |
| [Hatching] | Down for ceiling slopes |
| [Hatching] | Katador |
| [Hatching] | Light Fitting - Coating |
| [Hatching] | Light Fitting - Wall |
| [Hatching] | Light Fitting - Track |
| [Hatching] | Light Switch (# = Number of Switches) |
| [Hatching] | Pull Cord |
| [Hatching] | Electric Socket (# = Number of Sockets) |
| [Hatching] | Electric Socket - Blank |
| [Hatching] | Electric Switch (# = Number of Switches) |
| [Hatching] | BT Socket |
| [Hatching] | TV Aerial |
| [Hatching] | Smoke Detector |
| [Hatching] | Fire Alarm Sounder |



AD HORNOR LTD
 LAND AND MEASURED BUILDING SURVEYORS
 51 Bridge Street
 Pershore
 Worcestershire
 WR10 1AL

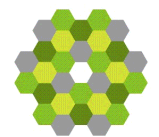
Telephone: 01386-555486
 Website: www.adhorne.co.uk
 E-mail: enquiries@adhorne.co.uk

Title	Arthebe Revived, Sheepwash Lane, Wolverley, Kidderminster, Worcestershire DY11 5SE Floor Plan
Client	Adam Harvey
Date	January 2024
Plot scale	1 : 50 on A2 Sheet
Digital scale	1 CAD unit : 1 metre
Surveyed	BPF
Checked	JKW

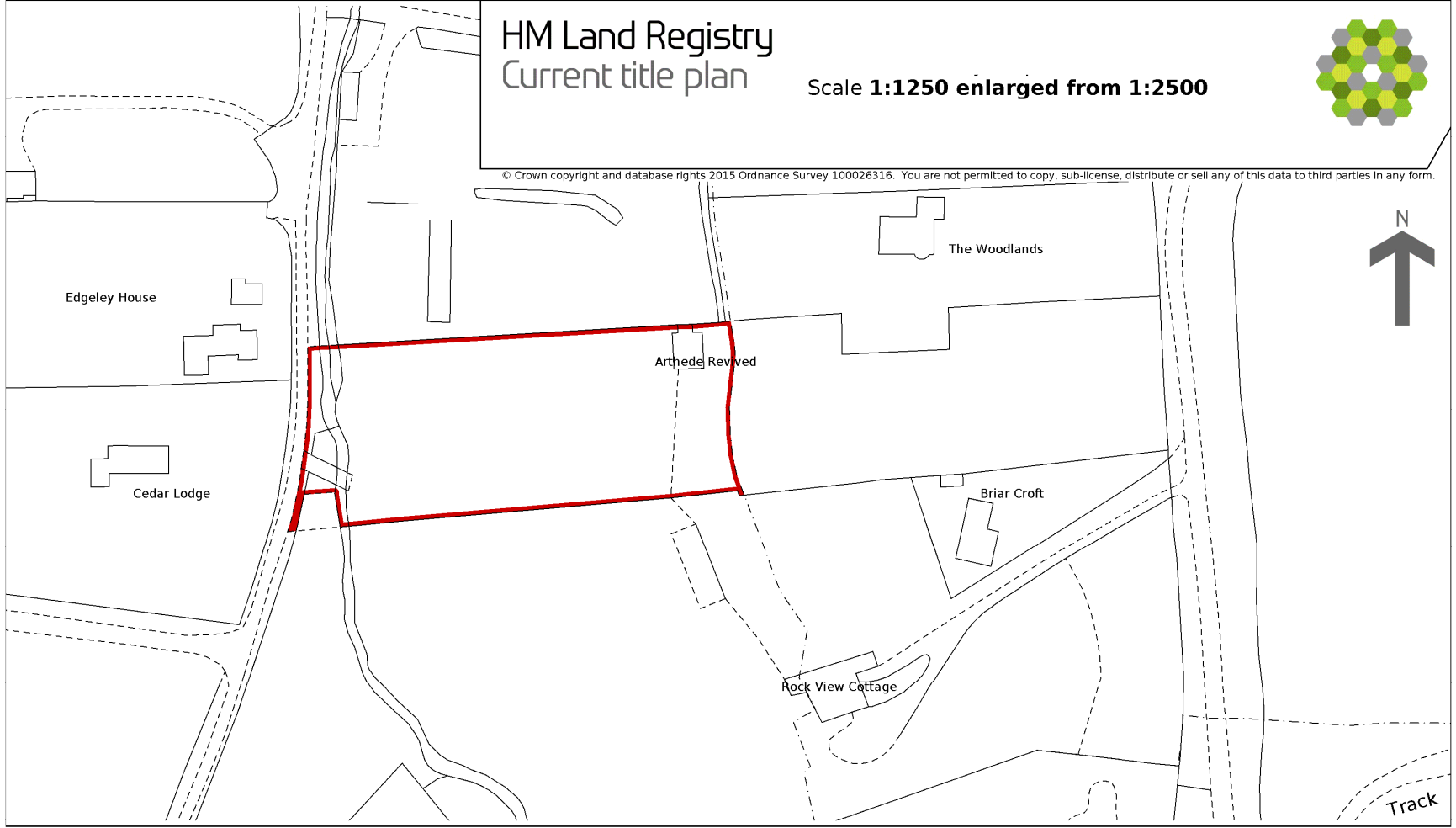


HM Land Registry Current title plan

Scale **1:1250 enlarged from 1:2500**



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1:1250 @ A4

Design & Access Statement – Replacement Dwelling

INTRODUCTION

This Design & Access Statement has been prepared for the replacement dwelling at Arthede Revived Sheepwash Lane, Wolverley, Kidderminster, DY11 5SE.

The statement provides an analysis and narrative of the proposals.

Arthede Revived is located off Sheepwash Lane, Wolverley. The only access to the site is via the bridge off Sheepwash Lane.

This proposal consists of a detailed design for the replacement of a new high quality traditional style dwelling.

The production of this Appraisal has been considered as a necessary part of the design development process to ensure that the detailed design actively seeks to respond positively to its specific context in order to enhance and make the best use of the surrounding area.

The approach has sought to achieve a design that is in keeping and meets the requirements of the applicant while being:

- Reflective of the form and character of the surrounding dwellings.
- Respecting and enhancing local character
- Reflect best practice in layout and built form.

USE

This application is for the demolition of an existing dwelling and for a replacement dwelling to be built.

The aim of the proposal is to allow for the creation of housing accommodation, which is better adapted to meet present and future housing needs as long as the quality of the environment is maintained and enhanced. The proposal will not damage the character of the area, in fact it will provide a much needed enhancement to the site and surroundings.

This proposal looks to bring forward an application that offers a good development to replace an existing dwelling, which doesn't suit the needs of the owners and to be replaced with a well thought out practical design.

AMOUNT

The existing dwelling has a total floor area of 144m² (including a single storey house 114 m² & detached double garage 30m²). The proposed dwelling has a total floor area of 267m². 144m² ground floor and 123m² first floor (room in the roof). This is a 85% increase in floor area from the existing, however provides a well-designed proposal, making a better use of the space. The increase in building footprint is approx. 4%, the existing house being 155m² (125m² house, 30m² garage) and the proposed dwelling being 160m².

The site is approximately, 4186m²

The proposed creates a dwelling with 4 bedrooms, family bathroom, large kitchen and dining room, a snug, living room, study and utility with downstairs toilet and shower room.

LAYOUT

Arthede Revived is situated off Sheepwash Lane. Access to the site is via the existing bridge as shown on the location plan. The existing dwelling sits well back from the existing lane and is also screened by mature trees on the West of the site, therefore it is very difficult to see from Sheepwash Lane, resulting in little impact to the character area.

The current dwelling is a single storey property, which does not sit well on the site and position in the top corner of the site. The proposal is re-positions approx 15m forward of the existing dwelling and located more centrally on the site. To sit better on site

The ground floor of the proposed dwelling creates plenty of space for the owners, providing an open plan kitchen/dining room, a living room, a snug, utility, study and downstairs toilet. This ground floor layout is far better suited to family life, than the existing and provides a much better layout however using a similar floor area.

Upstairs creates 1 master bedroom with ensuite, 2 bedrooms and a family bathroom.

APPEARANCE

The replacement dwelling is of better quality and more appropriate design than the building which it is intended to replace. The materials and style of the building match the characters of the dwellings in the area, therefore having a positive impact on the surrounding area.

The existing dwelling is not a well-designed property, due to the fact that it has been altered internally over the years and this work has not been carried out sympathetically. There is a mix use of pitched and low level roofs which makes the property unaesthetically pleasing to the eye.

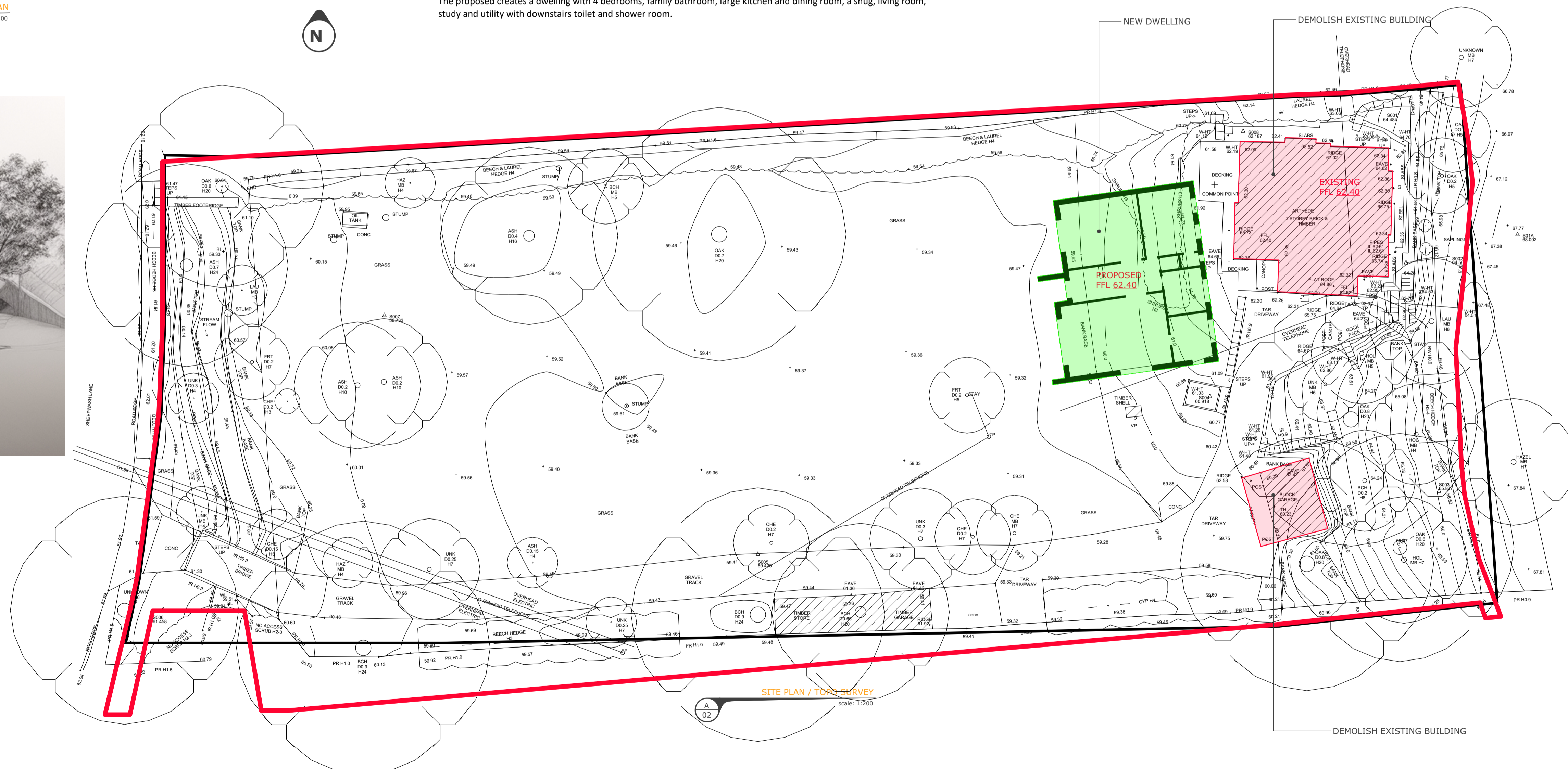
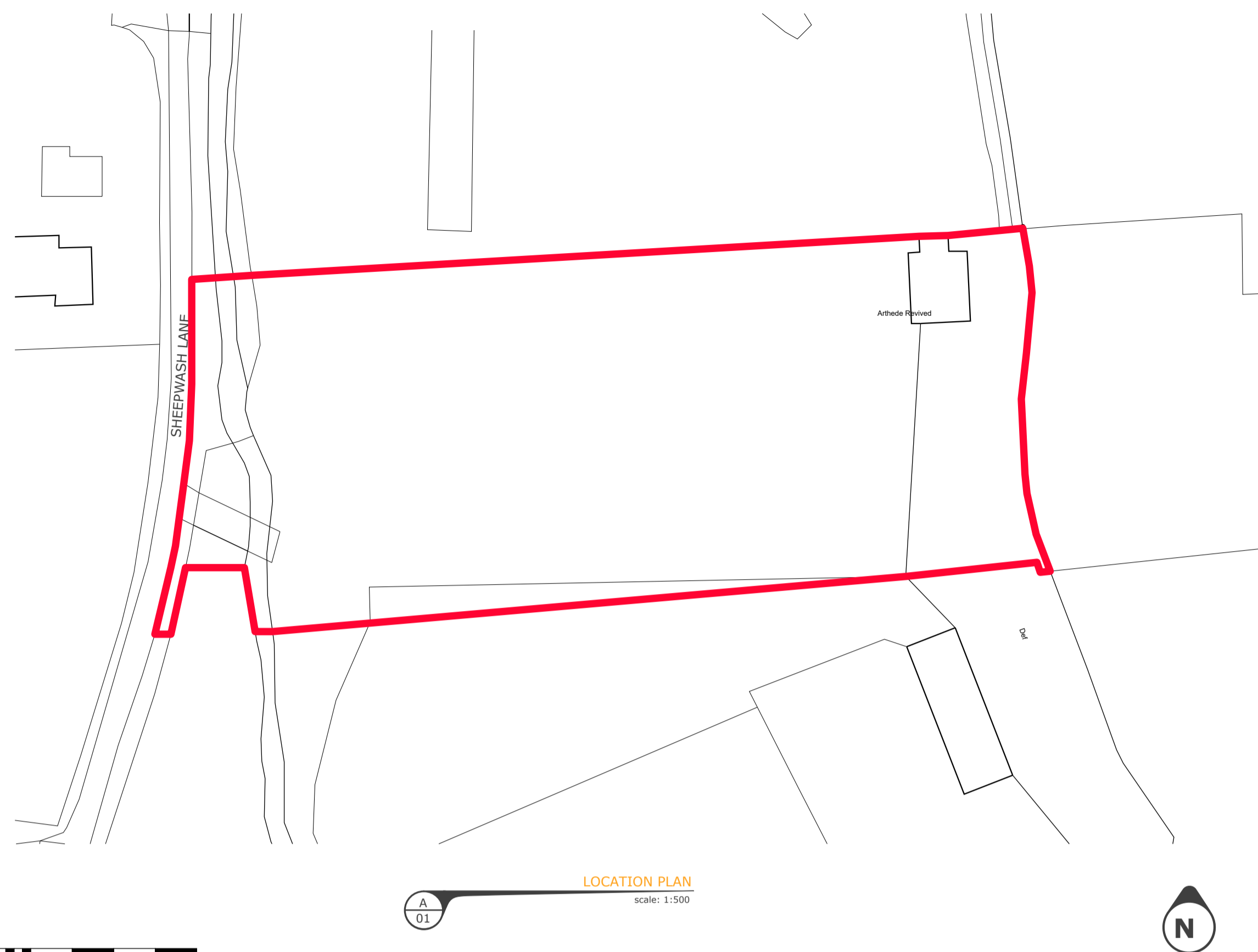
The style of the proposed, matches similar styles within the area. The buildings of the area are mainly constructed out of block work render with concrete tiles. The front of the property has been designed to a formal manor, as to not impact on the residents that live along Sheepwash Lane.

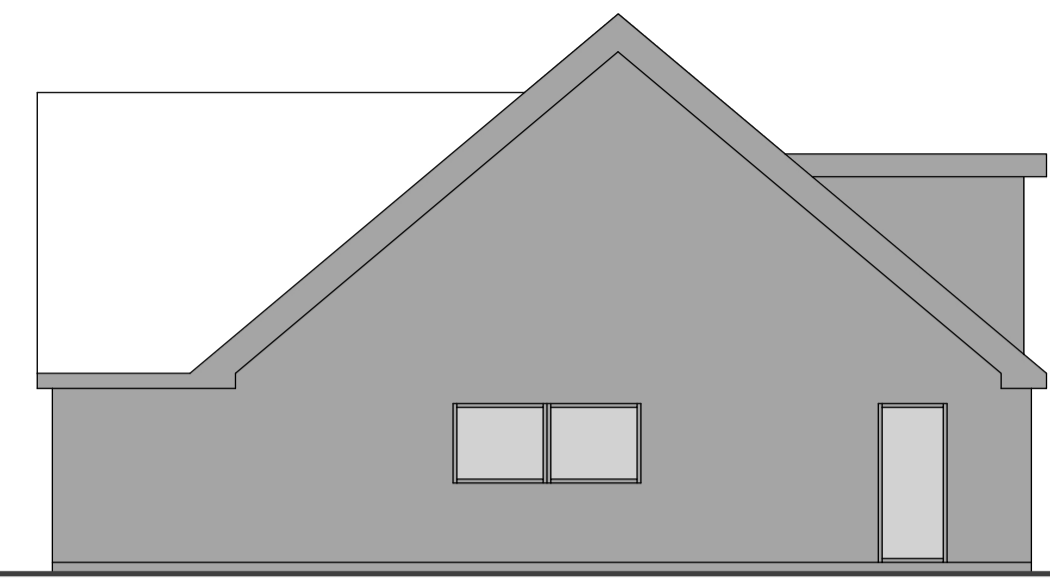
The dwelling is in proportion to the site and the surrounding area. It has been designed to ensure that the scale and massing is sympathetic to the surrounding properties. It will not have an adverse effect on the dwellings surrounding it or indeed the countryside.

LANDSCAPE

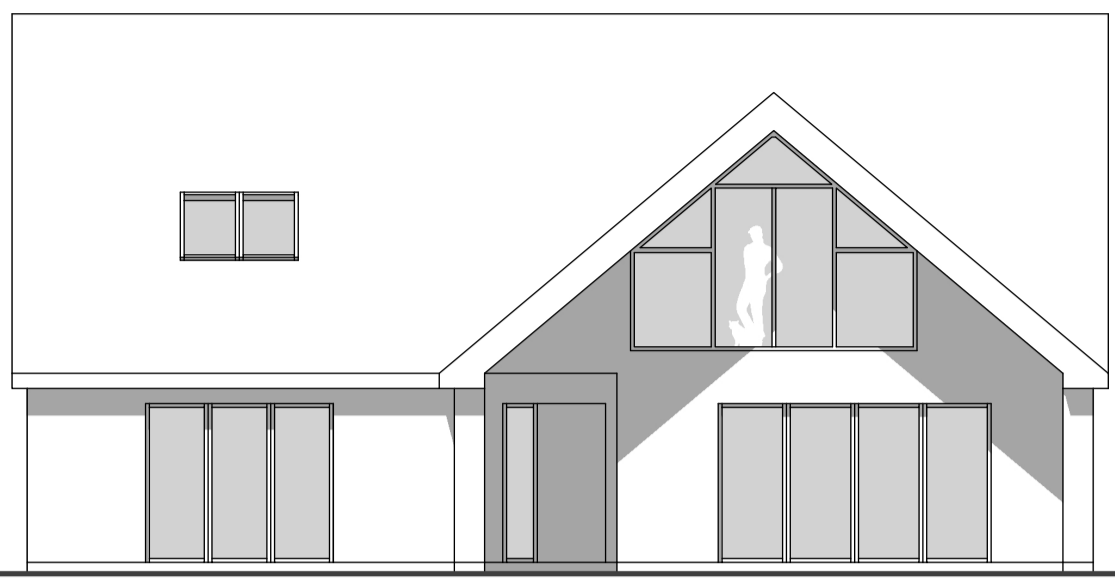
The existing landscaping for the site will mainly be soft landscaping with some areas of low level shrubs and a gravel driveway at the front of the property is lined with a combination of soft landscaping and grassed areas. There will be minimal change to the landscaping.

The site has a number of trees and hedgerows, it is anticipated that all of the trees will be retained.

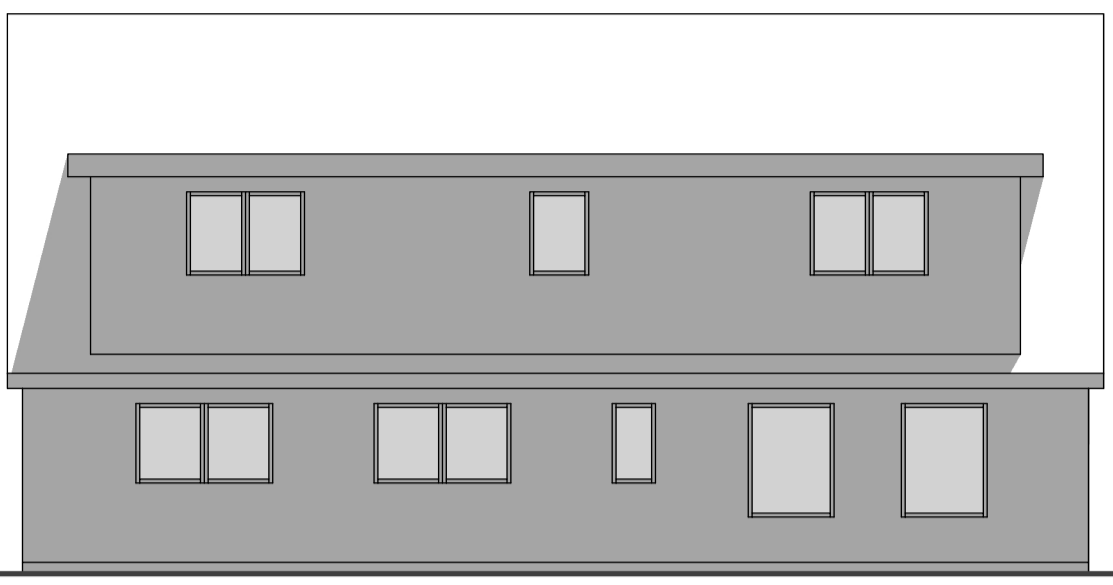




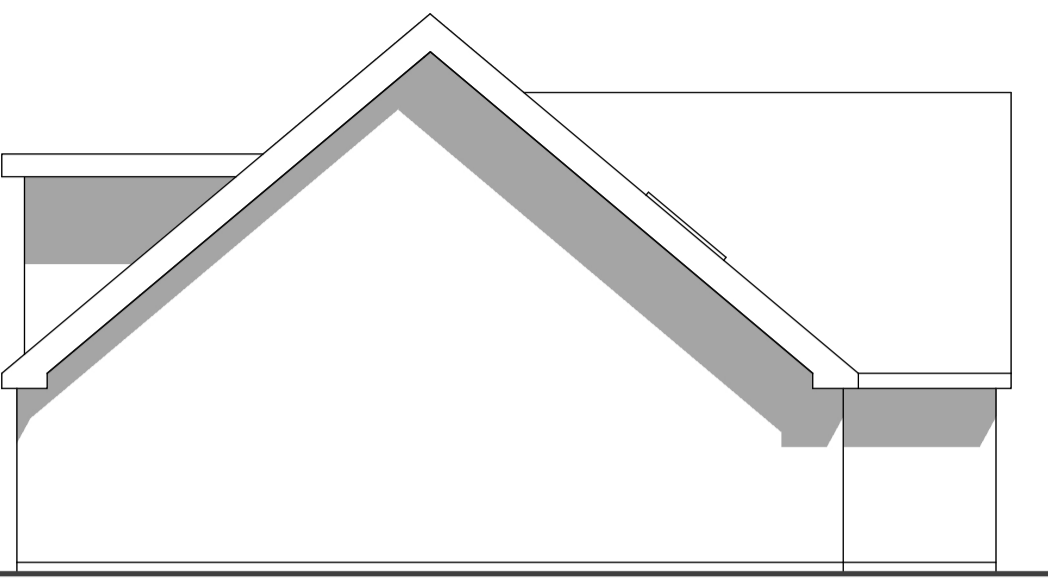
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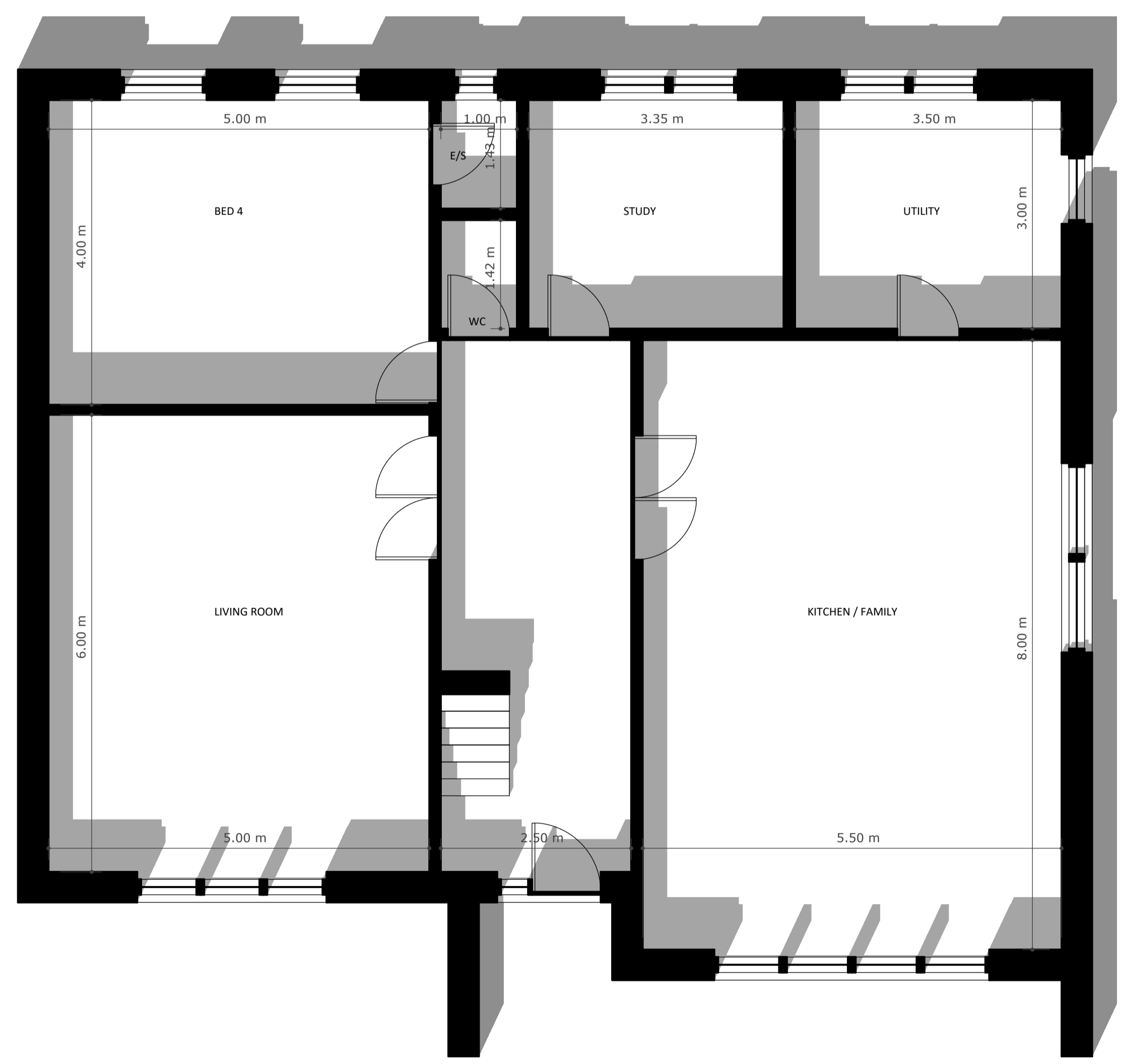
B
01 FRONT ELEVATION
scale: 1:100 @ A1



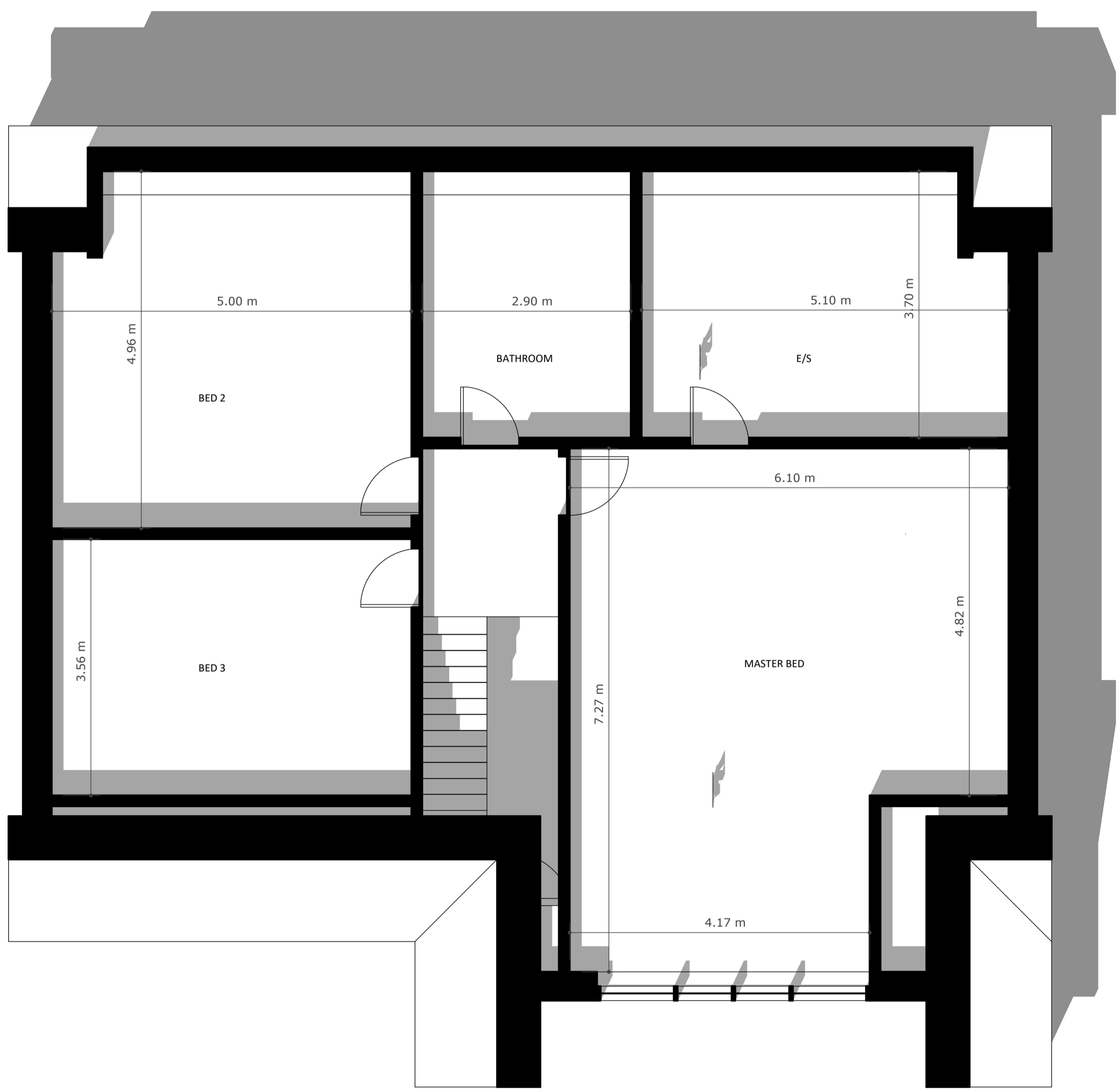
C
01 REAR ELEVATION
scale: 1:100 @ A1



D
01 SIDE ELEVATION
scale: 1:100 @ A1



E
01 GROUND FLOOR PLAN
scale: 1:50 @ A1



F
01 FIRST FLOOR PLAN
scale: 1:50 @ A1

1:100 SCALE: 0 1 2 3 4 5 METRES

1:50 SCALE: 0 1 2 METRES

BETAPLAN LTD
SURVEY / DESIGN

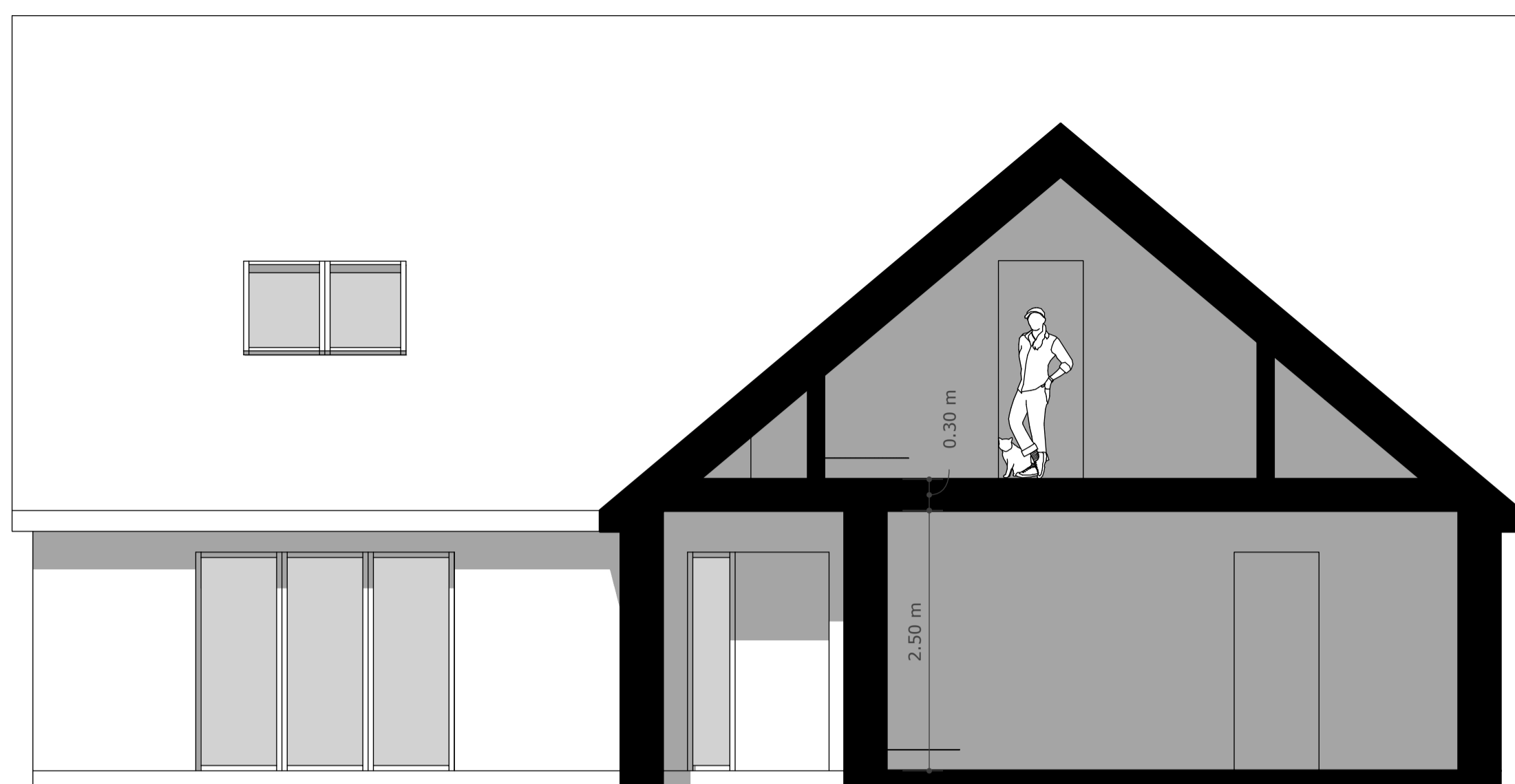
21 MILESTONE DRIVE, HAGLEY, DY9 0LP
www.betaplan.co.uk / info@betaplan.co.uk
07711527239 / 01562911020

DRAWN: SRB - DATE: FEB 24

2 RIDGE HEIGHT 69.65

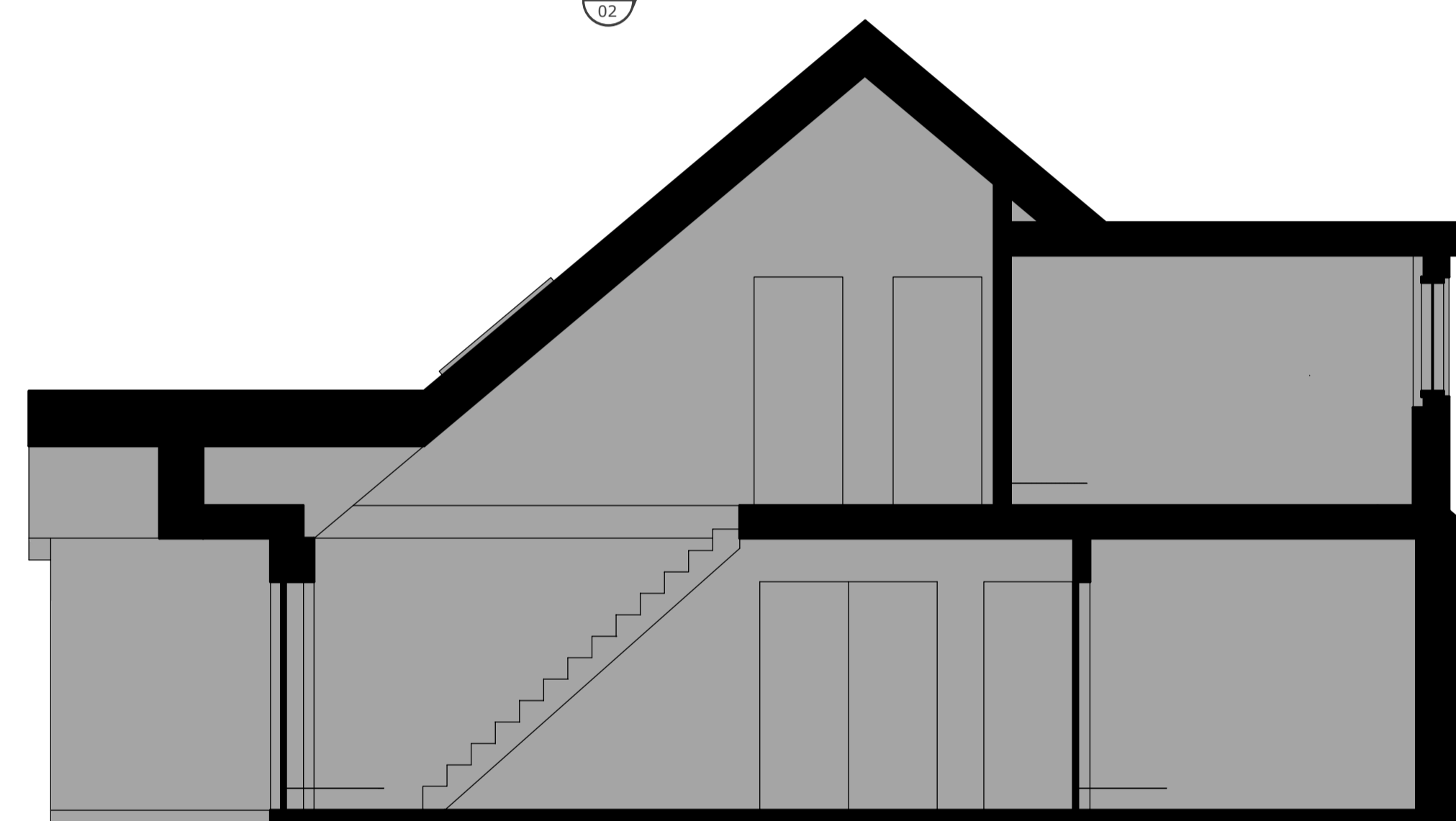
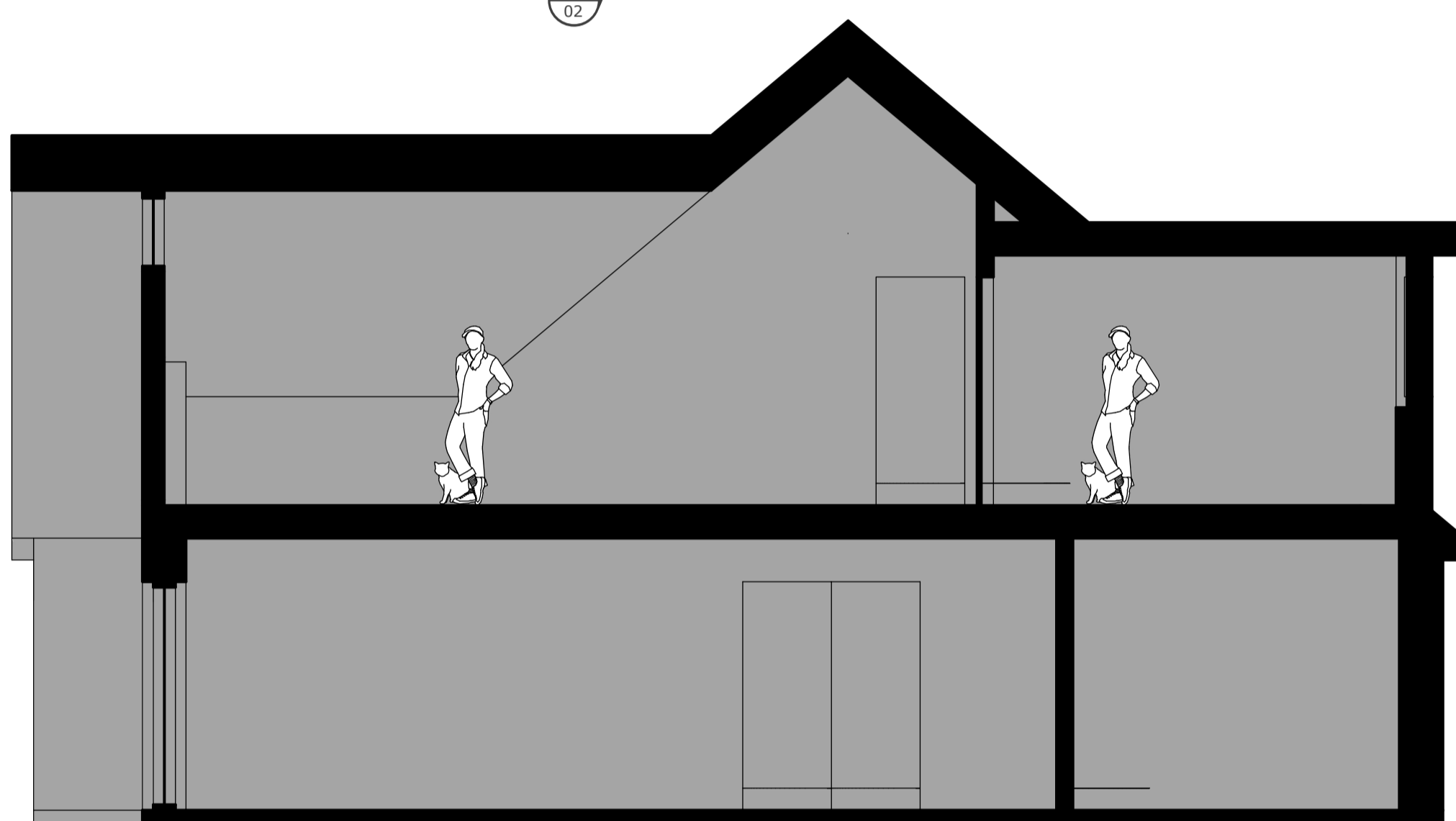
1 FIRST FLOOR LEVEL 65.20

0 FINISHED FLOOR LEVEL 62.40 (DATUM)



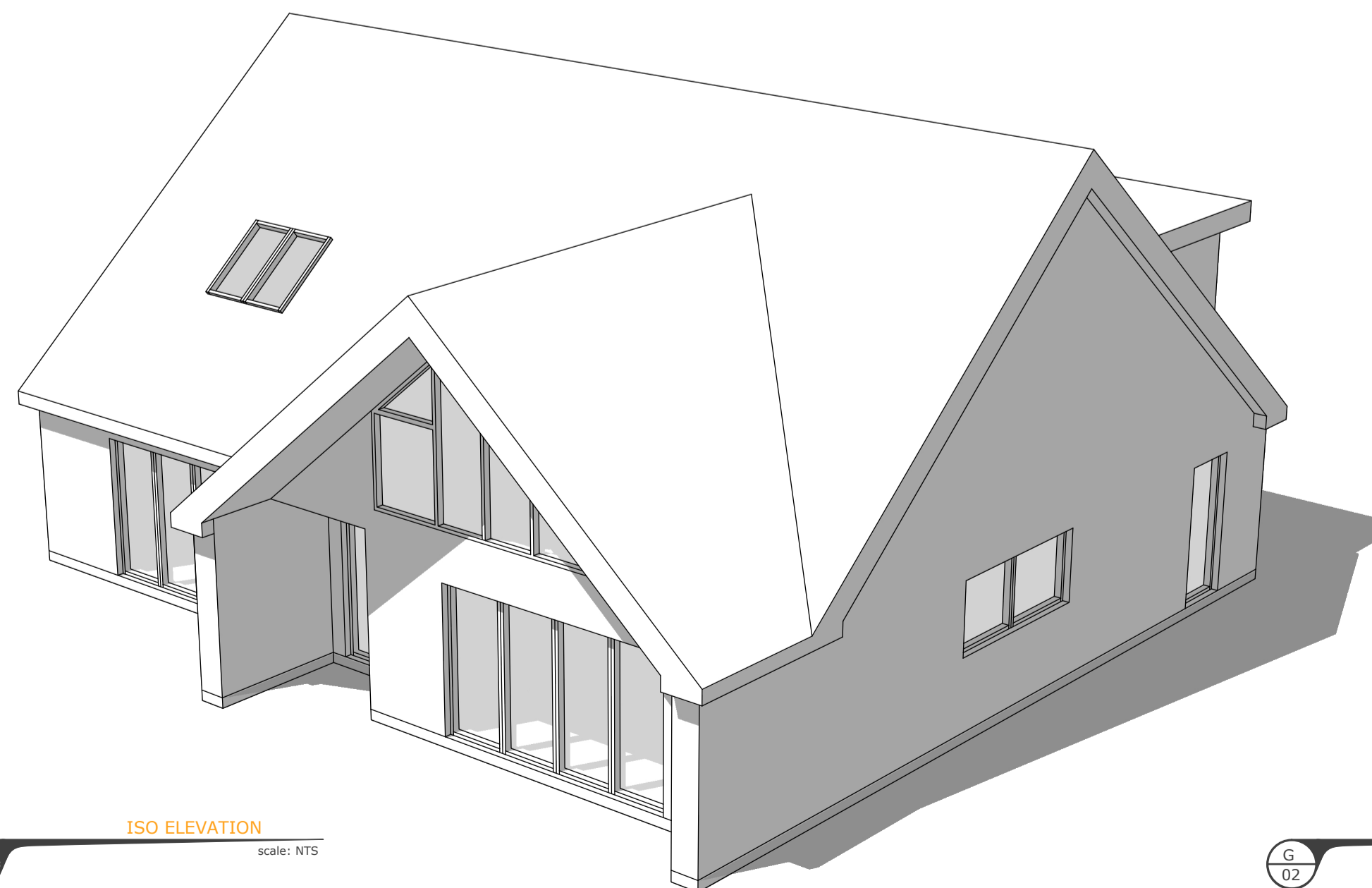
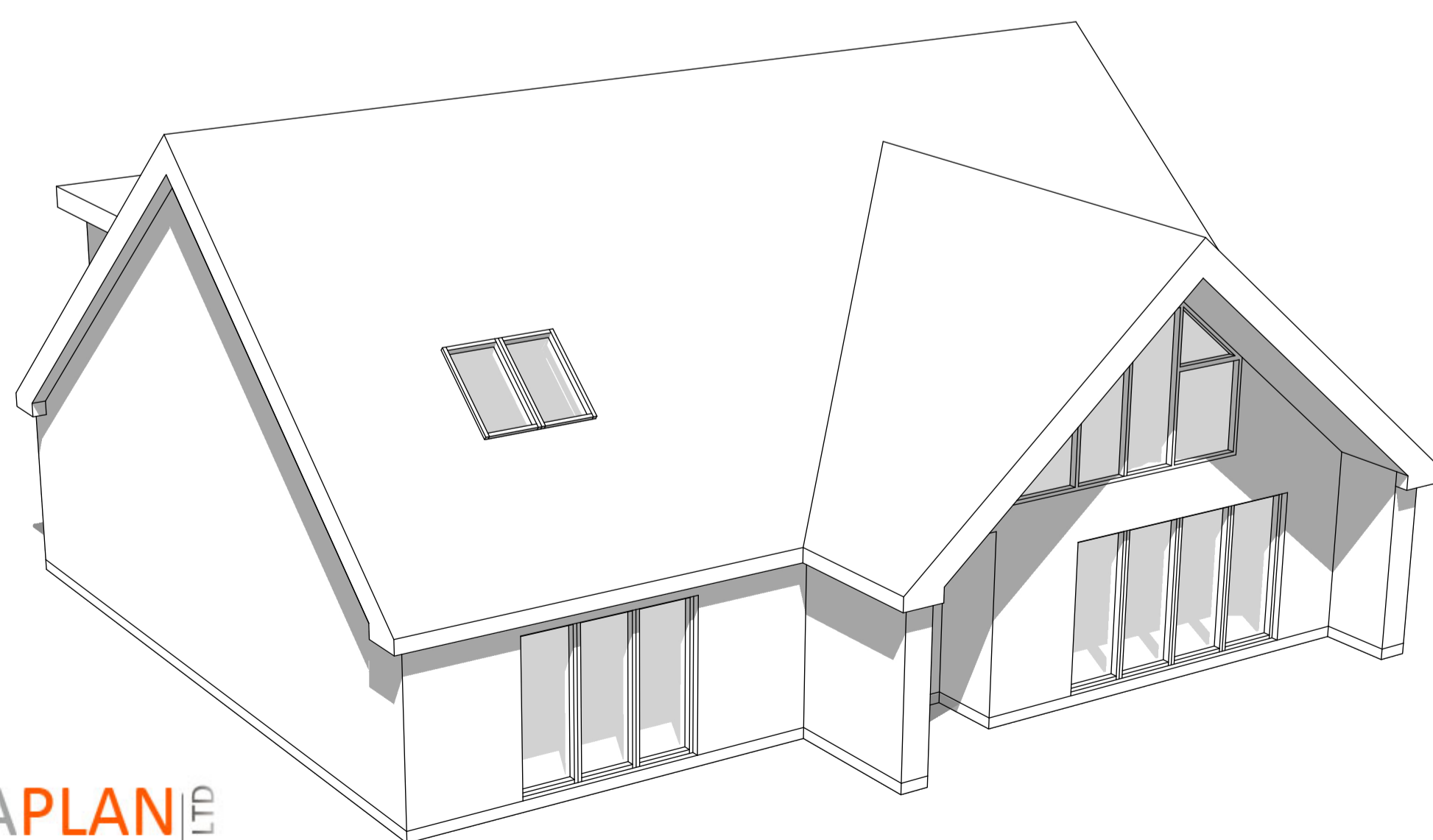
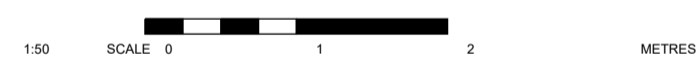
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SECTION B:B scale: 1:50 @ A1



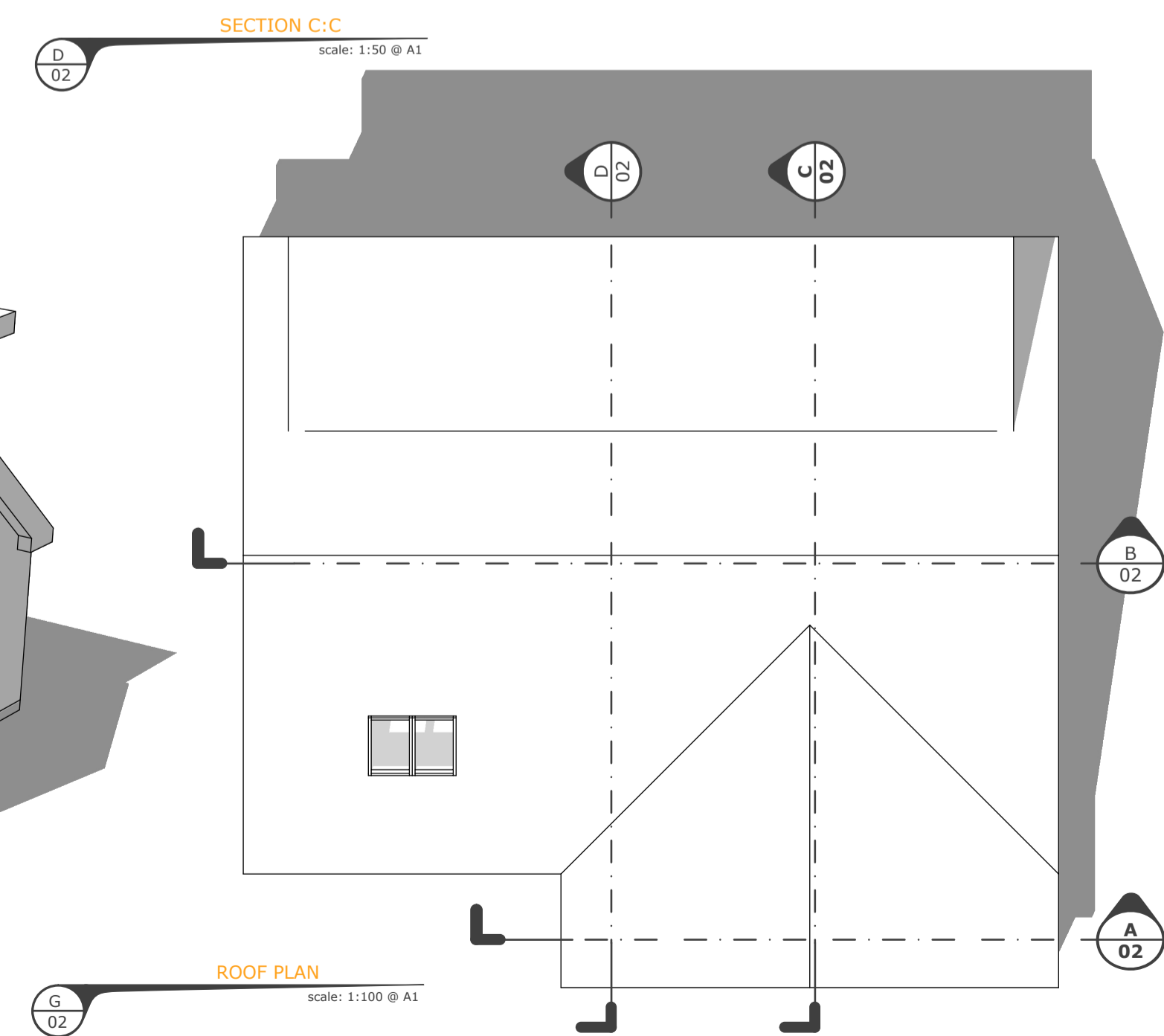
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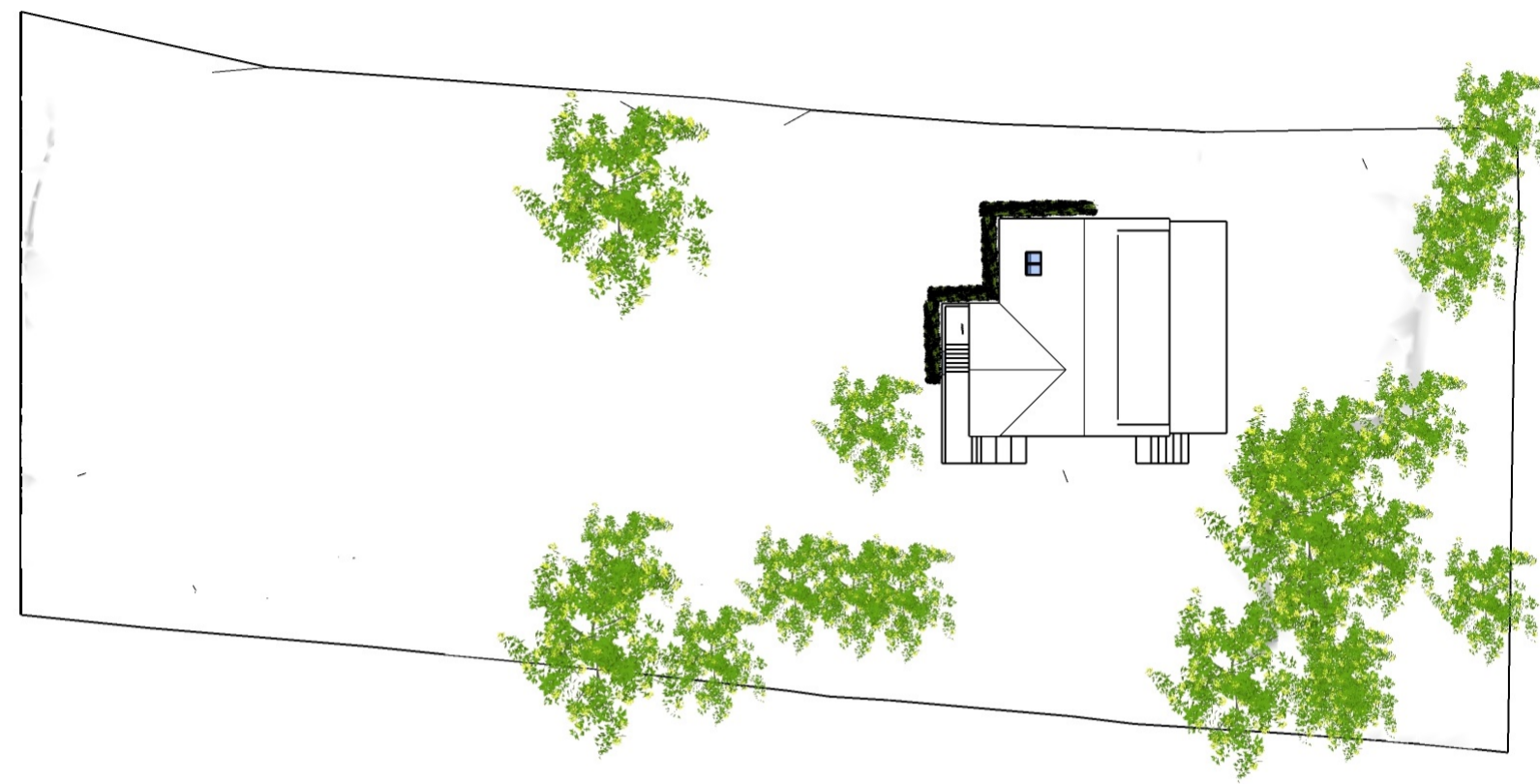


ISO ELEVATION scale: NTS

ISO ELEVATION scale: NTS



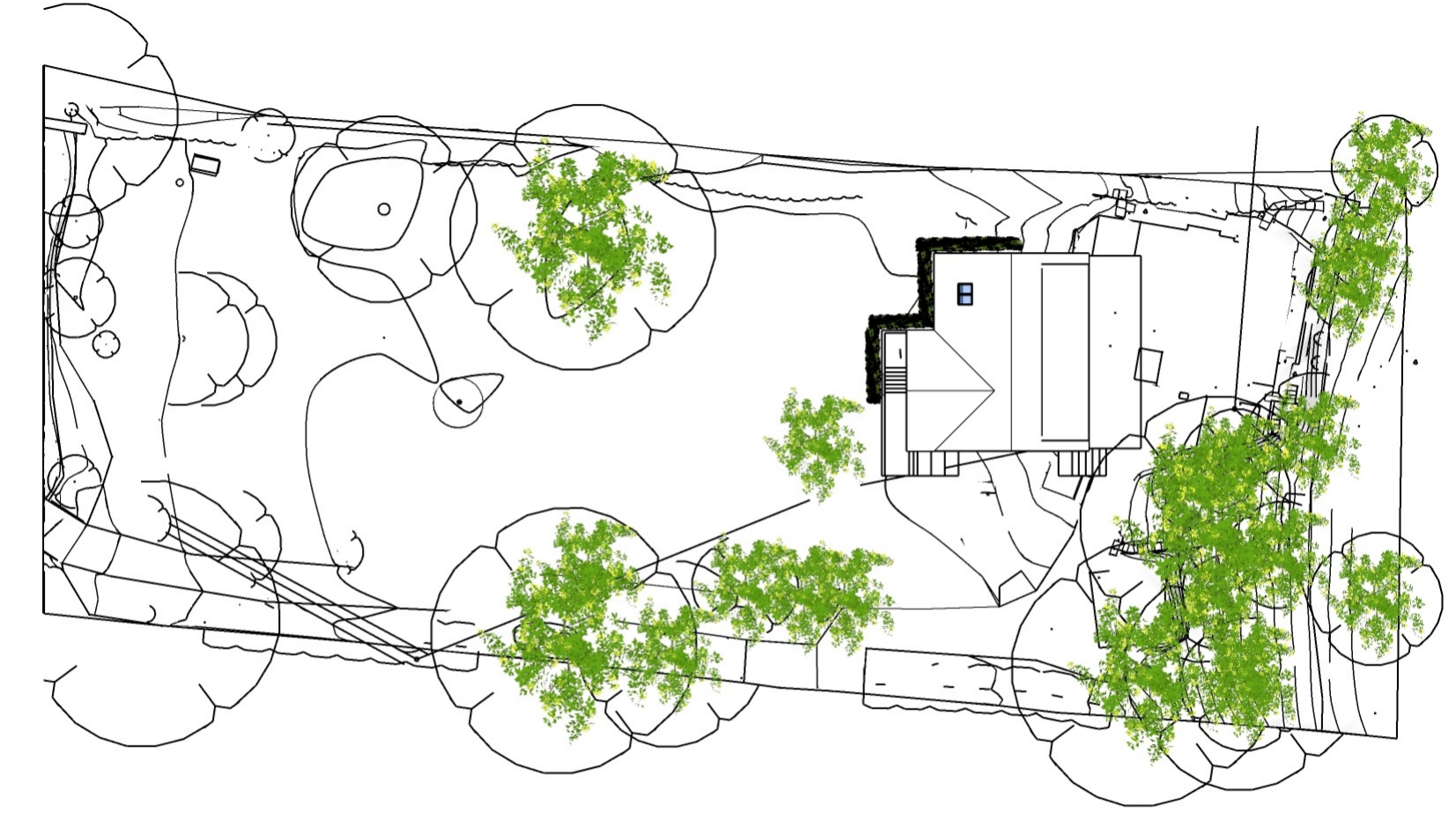
ROOF PLAN scale: 1:100 @ A1



A
03
SITE PLAN BASIC
scale: NTS



B
03
SITE PLAN OVER TERRAIN
scale: NTS



C
03
SITE PLAN OVER TOPO SURVEY
scale: NTS



D
03
SITE SIDE ELEVATION VIEW
scale: NTS



E
03
SITE SIDE ELEVATION VIEW
scale: NTS

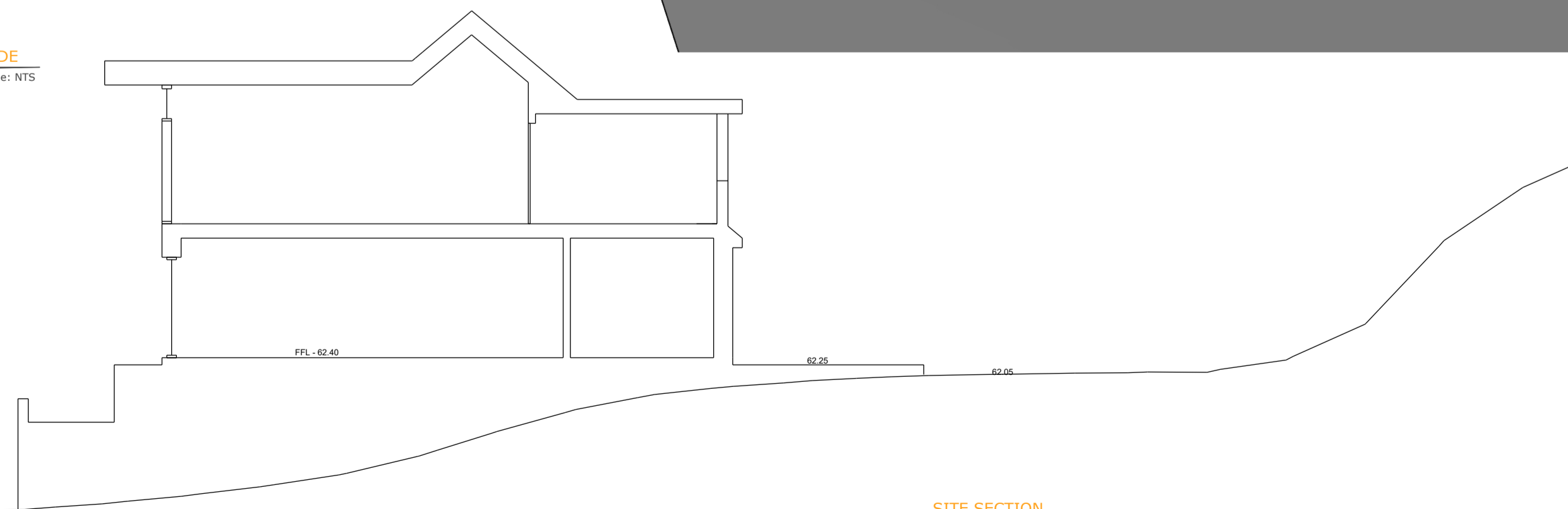


H
03
PERSPECTIVE VIEW SIDE
scale: NTS

- SOLAR PANEL ON REAR DORMER
- DARK CONCRETE TILE (SMALL PLAIN TILE)
- BLACK GUTTER, FASCIA AND SOFFIT
- WHITE RENDERED WALLS
- LIGHT GREEN WINDOWS
- ENGINEER BRICK PLINITH



I
03
PERSPECTIVE VIEW FRONT
scale: NTS



J
03
SITE SECTION
scale: 1:100 @ A1

RENEWABLE ENERGY
SURFACE WATER

- AQUALITY GREY WATER RECYCLING
www.aqua-lity.co.uk/greywater-recycling

HEATING / HOT WATER

- AIR SOURCE HEAT PUMP
Samsung - EHS Monobloc Air Source Heat Pump
<https://www.samsung.com/uk/business/climate/heat-pumps-home/>

VENTILATION

- MVHR - NUAIR ECO3B RANGER
<https://www.nuaire.co.uk/residential-commercial-industrial-nuaire-products/mrxboxab-eco5>

RENEWABLE ELECTRICITY

- SOLAR PANELS

GLAZING

- TRIPLE GLAZING

APPROVED DOCUMENT PART L CONSIDERATIONS

HEATING, VENTILATION & RENEWABLE SYSTEM WILL BE CONSIDERED 'HIGH-EFFICIENCY ALTERNATIVE SYSTEM' AIMING TO ACHIEVE HIGH THERMAL EFFICIENCY, LOW SOLAR GAIN AND OVER HEATING & NATURAL VENTILATION





Appendix B: Groundsure Flood Report

Arthede Revived Sheepwash Lane, Kidderminster, Wolverley, DY11 5SE

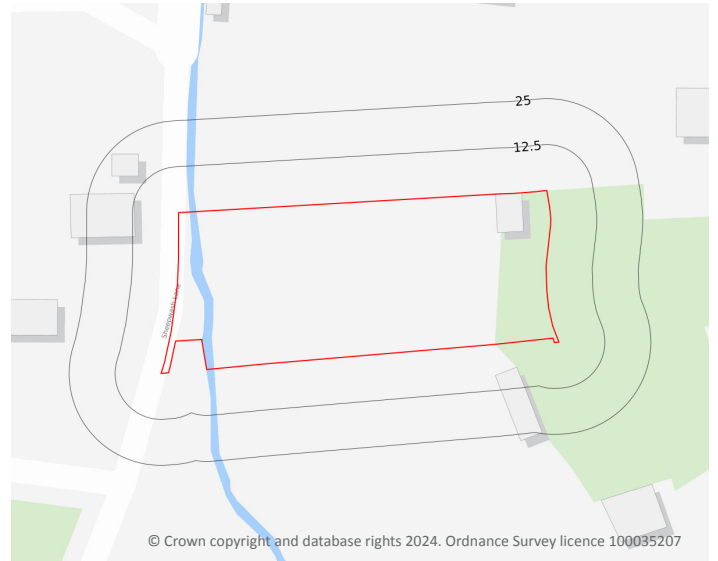
Overall Flood Risk









HIGH

Groundsure Flood complies with relevant Law Society practice notes on flood risk in property transactions.

Site plan



Search Results

	Rivers and the Sea High	page 3 >		Historic Flood Not identified	
	Surface Water Moderate-High	page 4 >		Flood Defences No	
	Groundwater Moderate-High	page 5 >		FloodScore™ insurance rating Moderate	page 7 >

Full assessments for other environmental risks are available in additional Groundsure searches including the Groundsure Avista 7 in 1 report. Contact Groundsure or your search provider for further details.

Overview of findings and recommendations

To save you time when assessing the report, we only provide maps and data tables of features within the search radius that we have identified to be of note. These relate to environmental risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.

You can view the fully comprehensive library of information we have searched on [page 6 >](#).



Flooding

Flooding

An elevated level of flood risk has been identified at the property.

Next steps for consideration:

- check to see if the property is eligible for the Flood Re scheme, which enables many properties at risk of flooding to be insured at reasonable rates: <http://www.floodre.co.uk/homeowner/about-us/> ↗
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- a risk of groundwater flooding has been identified at the site. This will be more of an issue for properties with a basement or other section below ground. Further guidance on groundwater flooding has been produced by the Environment Agency and can be found at <https://www.gov.uk/guidance/groundwater-flooding> ↗
- the assessment in this report is based on the highest flood risk found within the site boundary. The maps within the flood risk section clearly highlight which parts have a higher probability of flood risk, allowing you to visualise whether flood risk affects the buildings or the associated land. If required, we can provide an assessment that provides separate flood risk ratings for the main building and for the land/gardens around it. This assessment is carried out manually by one of our in house experts and can only be ordered by contacting our customer support team at info@groundsure.com ↗
- if the property has recently been constructed, the flood risk assessment contained within this report will not take into account any measures put in place by the developer to deal with flooding. You should seek further information from the developer on flood risk mitigation for the site
- investigate the various forms of flood resistance and resilience measures that will help protect your property in the event of a flood

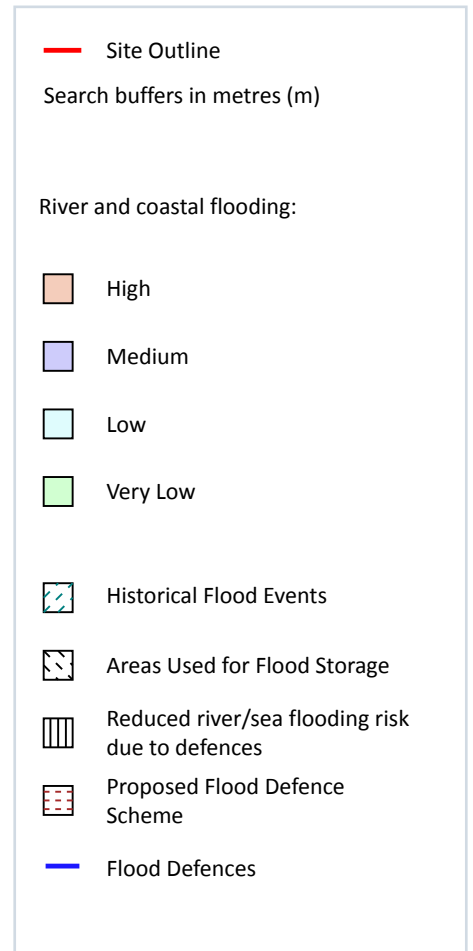
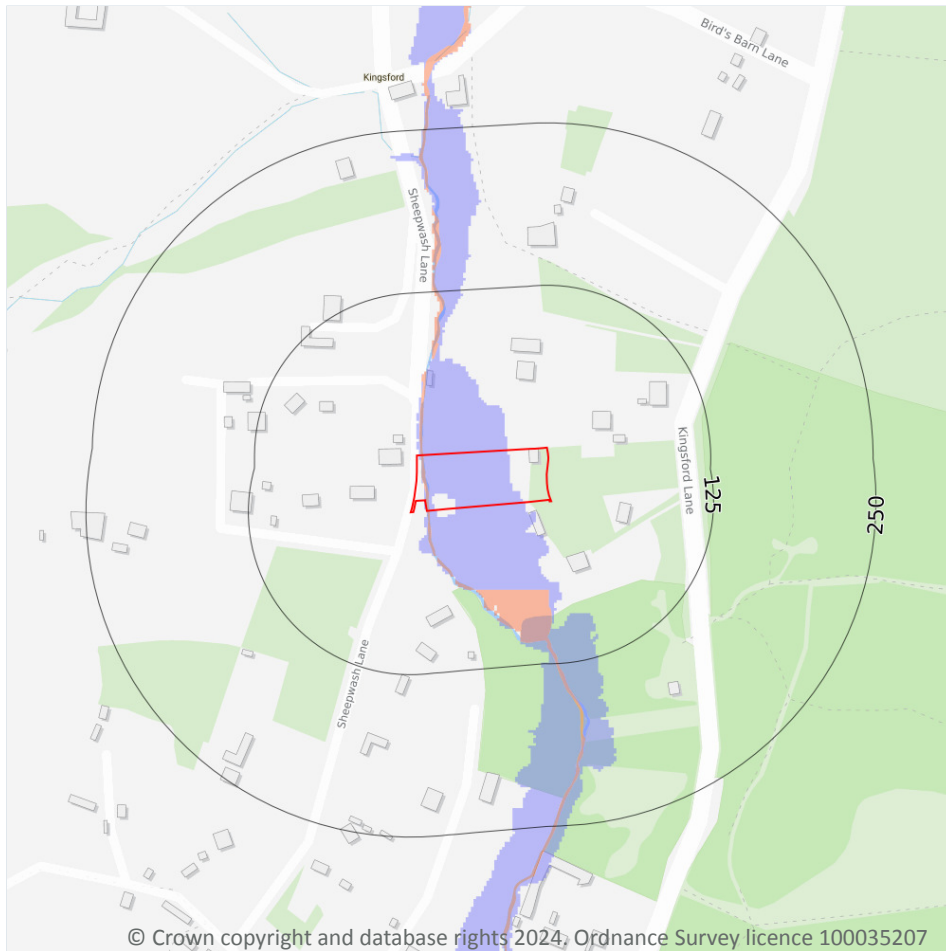


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Grid ref: 382248 282235

Flooding / Risk of flooding from rivers and the sea



Risk of flooding from rivers and the sea

The property has a High chance of flooding in any given year, according to Risk of Flooding from Rivers and Sea (RoFRaS)/Flood Risk Assessment Wales (FRAW) data. This could cause problems with insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: www.floodre.co.uk/ ↗

RoFRaS/FRAW assesses flood risk from rivers and the sea in England and Wales, using local data and expertise. It shows the chance of flooding from rivers or the sea, taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk. See [page 7](#) > for explanation of the levels of flood risk.

Please see [page 2](#) > for further advice.

This data is sourced from the Environment Agency and Natural Resources Wales.

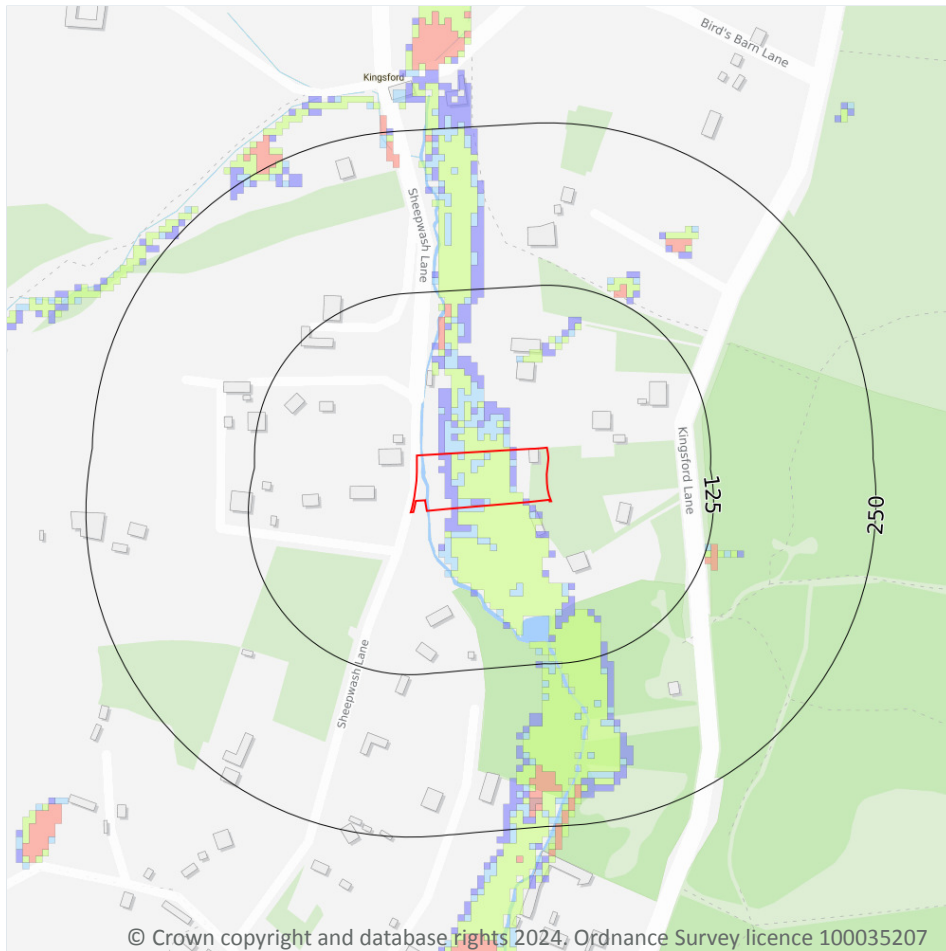


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Flooding / Surface water flood risk



Surface water flood risk

The property is likely to be prone to flooding following extreme rainfall, which may have an impact on insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: www.floodre.co.uk/ ↗

The area in which the property is located has been assessed to be at a Moderate-High risk of surface water flooding. This area is considered to have a 1 in 100 probability of surface water flooding due to rainfall in a given year to a depth of between 0.3m and 1.0m. However, as is the case with probability statistics and predictions, this information should be used as a guideline only. The area may flood several years in a row, or not at all for many years. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though some older ones may flood in a 1 in 5 year rainfall event.

These risk calculations are based on Ambiental Risk Analytics maps.



Flooding / Groundwater flooding



Ambiental data indicates that the property is in an area with a moderate to high risk of groundwater flooding. Should a 1 in 100-year groundwater flood event occur, groundwater levels could rise above ground level to depth of up to 25cm. Basement areas may become inundated.

Some of the responses contained in this report are based on data and information provided by the Natural Environment Research Council (NERC) or its component body British Geological Survey (BGS). Your use of any information contained in this report which is derived from or based upon such data and information is at your own risk. Neither NERC nor BGS gives any warranty, condition or representation as to the quality, accuracy or completeness of such information and all liability (including for negligence) arising from its use is excluded to the fullest extent permitted by law. Your use of the data/report/assessment constitutes your agreement to bring no claim against NERC or BGS in connection with it.



Datasets searched

This is a full list of the data searched in this report. If we have found results of note we will state "Identified". If no results of note are found, we will state "Not identified". Our intelligent filtering will hide "Not identified" sections to speed up your workflow.

Flooding

Risk of flooding from rivers and the sea **Identified**

Flood storage areas: part of floodplain Not identified

Historical flood areas Not identified

Reduction in Risk of Flooding from Rivers
and Sea due to Defences Not identified

Flood defences Not identified

Proposed flood defences Not identified

Surface water flood risk **Identified****Groundwater flooding** **Identified**

Flood information

The Flood Risk Assessment section is based on datasets covering a variety of different flooding types. No inspection of the property or of the surrounding area has been undertaken by Groundsure or the data providers. The modelling of flood hazards is extremely complex and in creating a national dataset certain assumptions have been made and all such datasets will have limitations. These datasets should be used to give an indication of relative flood risk rather than a definitive answer. Local actions and minor variations, such as blocked drains or streams etc. can greatly alter the effect of flooding. A low or negligible modelled flood risk does not guarantee that flooding will not occur. Nor will a high risk mean that flooding definitely will occur. Groundsure's overall flood risk assessment takes account of the cumulative risk of river and coastal data, historic flood events and 'Reduction in Risk of Flooding from Rivers and Sea due to Defences' provided by the Environment Agency/Natural Resources Wales (in England and Wales) and surface water (pluvial) and groundwater flooding provided by Ambiental Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambiental Risk Analytics.

Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by the Environment Agency (RoFRaS model) and Natural Resources Wales (FRAW model). It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk.

The categories associated with the Environment Agency and Natural Resources Wales models are as follows:

RoFRaS (rivers and sea) and FRAW (rivers):

Very Low - The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

Low - The chance of flooding from rivers or the sea is considered to be less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

Medium - The chance of flooding from rivers or the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 100 (1%) in any given year.

High - The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

FRAW (sea):

Very Low - The chance of flooding from the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

Low - The chance of flooding from the sea is considered to be less than 1 in 200 (0.5%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

Medium - The chance of flooding from the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 200 (0.5%) in any given year.

High - The chance of flooding from the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

Historic flood events

Over 86,000 events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

Surface water flooding

Ambiental Risk Analytics surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 30 year, 1 in 100 year, 1 in 250 year and 1 in 1000 year rainfall events. The flood risks for these rainfall events are reported where the depth would be greater than the threshold for a standard property to modern building standards. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.



Proposed flood defences

The data includes all Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards.

Flood storage areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

Groundwater flooding

Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and 1 in 100 year and 1 in 250 year return periods.

Ambiental FloodScore™ insurance rating

The property has been rated as **Moderate** risk. Please see [page 2 >](#) for further advice.

Ambiental's FloodScore™ risk rating gives an indicative assessment of the potential insurance risk classification from flooding, which can provide an indication of how likely it is that a property's policy will be ceded to Flood Re. The assessment is based on Ambiental's river, tidal and surface water flood data and other factors which some insurers may use in their assessment are not included.

Flood Re is a re-insurance scheme that makes flood cover more widely available and affordable as part of your residential property home insurance. Properties at higher risk of flooding may have the flood part of their policy ceded to Flood Re by their insurer. It is important to understand that Flood Re does not apply to all situations. Exclusions from Flood Re includes properties constructed after 1 January 2009; properties not within domestic Council Tax bands A to H (or equivalent); commercial properties, certain buy to let scenarios and buildings comprising four or more residential units. A full list of the exemptions can be found on the Flood Re website (<https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/>) ↗.

The Ambiental FloodScore™ insurance rating is classified into six different bandings:

Very High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a very high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

Moderate-High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a moderate possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

Moderate indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a low possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

Low indicates a level of risk that is likely to mean standard cover and premiums are available for flood cover. There is a low possibility the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

Very Low indicates a level of flood risk that should not have any impact on the provision of flood cover for the property.



Conveyancing Information Executive and our terms & conditions

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd, Nile House, Nile Street, Brighton, BN1 1HW. Tel: 01273 257 755. Email: info@groundsure.com ↗. Groundsure adheres to the Conveyancing Information Executive Standards.

The Standards

- Conveyancing Information Executive Members shall act in a professional and honest manner at all times in line with the Conveyancing Information Executive Standards and carry out the delivery of the Search with integrity and due care and skill.
- Compliance with the Conveyancing Information Executive Standards will be a condition within the Conveyancing Information Executive Member's Terms and Conditions.
- Conveyancing Information Executive Members will promote the benefits of and deliver the Search to the agreed standards and in the best interests of the customer and associated parties.

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If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure.

If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Standards.

Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs.

COMPLAINTS PROCEDURE: If you want to make a complaint, we will:

- acknowledge it within 5 working days of receipt
- normally deal with it fully and provide a final response, in writing, within 20 working days of receipt
- liaise, at your request, with anyone acting formally on your behalf

Complaints should be sent to:

Operations Director, Groundsure Ltd, Nile House, Nile Street, Brighton, BN1 1HW. Tel: 01273 257 755. Email: info@groundsure.com

↗ If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: admin@tpos.co.uk ↗ We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

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Groundsure works with respected data providers to bring you the most relevant and accurate information in your Flood report. To find out who they are and their areas of expertise see www.groundsure.com/sources-reference ↗.



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Appendix C: Flood Modelling Data